

1 UNITED STATES DISTRICT COURT
 2 SOUTHERN DISTRICT OF INDIANA
 3 INDIANAPOLIS DIVISION
 4 CAUSE NO. 1:14-cv-01589-TWP-DKL
 5

6 RED BARN MOTORS, INC., PLATINUM)
 7 MOTORS, INC., and MATTINGLY AUTO)
 8 SALES, INC., individually and on)
 9 behalf of other members of the)
 10 general public similarly)
 11 situated,)

12 Plaintiffs,)

13 -vs-)

14 COX ENTERPRISES, INC., COX)
 15 AUTOMOTIVE, INC., NEXTGEAR)
 16 CAPITAL, INC. F/K/A DEALER)
 17 SERVICES CORPORATION, successor)
 18 by merger with Manheim)
 19 Automotive Financial Services,)
 20 Inc., and JOHN WICK,)

21 Defendants.)

22 DEPOSITION OF JAY R. CUNNINGHAM, CPA/CFF CVA, MAFF
 23

24 The deposition upon oral examination of JAY R.
 25 CUNNINGHAM, CPA/CFF CVA, MAFF, a witness produced
 and sworn before me, Tamara J. Brown, CSR, RMR, CRR,
 Notary Public in and for the County of Marion, State
 of Indiana, taken on behalf of the Defendants, at
 the offices of DeLaney & DeLaney, 3646 Washington
 Blvd., Indianapolis, Marion County, Indiana, on the
 2nd day of February, 2017, pursuant to the Federal
 Rules of Civil Procedure with written notice as to
 time and place thereof.

Job No. CS2528787

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1 (Time Noted 9:31 a.m.)

2 JAY R. CUNNINGHAM, CPA/CFF CVA, MAFF,
3 having been duly sworn to tell the truth, the whole
4 truth, and nothing but the truth relating to said
5 matter, was examined and testified as follows:

6 DIRECT EXAMINATION,

7 QUESTIONS BY PAUL D. VINK:

8 Q Good morning, Mr. Cunningham. We've met before,
9 but just for the sake of the record, my name is
10 Paul Vink, and I represent the defendants, along
11 with some other lawyers in this matter.

12 We are here to take your deposition today.
13 Do you understand that?

14 A I do.

15 Q And I know you've given deposition testimony
16 before, so I'll just kind of briefly go through
17 a couple of quick rules of the game, if you
18 will, that I know you're familiar with.

19 The first one is to help our good court
20 reporter here, let's make sure that you and I
21 don't talk over each other today.

22 A Sure.

23 Q I will make sure that I let you finish answering
24 the question before I start asking my next one.
25 If you'd wait until I finish asking the question

1 entirely before you start answering, that would
2 be helpful. Okay?

3 A That sounds good.

4 Q If I ask you a question today that doesn't make
5 sense to you and you need clarification, feel
6 free to ask me to clarify it, and I'll ask it
7 again. If you don't ask for it to be clarified,
8 I'm going to assume that you understood the
9 question. Is that fair?

10 A That's fair.

11 Q Okay. Is there any reason why you cannot give
12 full and complete testimony today?

13 A No.

14 Q All right. Well, why don't we get started,
15 then, with the deposition itself.

16 I'm going to hand you what we're going to
17 mark as Cunningham Exhibit 1.

18 (Deposition Exhibit 1 was marked for
19 identification.)

20 Q And for the record, I'll let you confirm this,
21 but this should be the expert report that you
22 submitted in this case.

23 Do you recognize Exhibit 1?

24 A I do.

25 Q Is it in fact the expert report that you

1 prepared in this case?

2 A Yes, it appears to be.

3 Q I want to ask you some questions,
4 Mr. Cunningham, about your background first. If
5 you would turn to your curriculum vitae, which
6 is Exhibit 1 of Exhibit 1 of the Cunningham
7 deposition, and I'm just going to ask you a few
8 questions.

9 First of all, is this three-page document
10 something that you -- I'm sorry, two-page
11 document -- something that you prepared in
12 preparation for your testimony in this case, or
13 is this a standing document that exists that you
14 always use?

15 A Yeah, this would be a standing document that
16 resides on my computer that, you know,
17 customarily gets updated as my background
18 changes.

19 Q Sure. Is there anything on your curriculum
20 vitae, Exhibit 1, that is inaccurate as far as
21 you know?

22 A No, not as far as I know.

23 Q Let me ask you a couple of questions. Your
24 curriculum vitae indicates that you have a
25 bachelor's of science degree in accounting. Is

1 that right?

2 A Yes.

3 Q And from which school did you obtain that
4 degree?

5 A Murray State University.

6 Q When did you obtain that degree?

7 A I believe I graduated with my undergrad degree
8 in December of 2001.

9 Q And you also have a master's in professional
10 accountancy; is that right?

11 A That's correct.

12 Q What year did you obtain that degree?

13 A That would have been, I believe, May of 2003.

14 Q All right. So Mr. Cunningham, I want to sort of
15 build a work chronology so that I have -- let me
16 start over.

17 I'm going to build a work chronology just
18 so that we understand sort of your work history,
19 where you have been, what you have done, that
20 sort of thing.

21 A Sure.

22 Q Am I right to assume that 2003 was when you
23 began full-time employment after college anyway?

24 A That's correct.

25 Q Where, after -- upon graduation in 2003, where

1 did you work?

2 A I started my career at KPMG, I believe, in
3 August of 2003.

4 Q What was your title at KPMG?

5 A I would have started as just a staff accountant
6 in their dispute advisory services practice.

7 Q What did you do in the capacity of a staff
8 accountant at KPMG?

9 A I would have served as support in helping with
10 the various projects that we had in the dispute
11 practice, which generally encompassed litigation
12 consulting types of work.

13 Q So let me drill down and have you be a little
14 more specific. Litigation consultant meaning
15 you were doing damages analysis or you were
16 doing other sorts of litigation consultancy
17 work?

18 A Sure. Generally speaking, damage analysis types
19 of work, you know, where it involved, whether it
20 involved report writing, damage analysis, damage
21 quantification.

22 Q And I assume at this point in your career, fresh
23 out of college, you were not the lead on these
24 assignments. Is that fair?

25 A That would be correct, yeah.

1 Q So you were part of the team that was working on
2 whatever the assignment may be?

3 A That's right.

4 Q All right. How long were you with KPMG?

5 A It was a very short period. KPMG's dispute
6 advisory practice was acquired by a company
7 known as FTI Consulting, and I believe it was
8 the end of October 2003, so I was only at KPMG
9 for a matter of a few months.

10 Q Did you essentially work with the same people,
11 come to the same office, you just had a
12 different employer at that point?

13 A That's exactly right, yeah, same team of people,
14 same assignments, same, virtually the same type
15 of work, just a different employer.

16 Q Did you have the same title that you had before,
17 staff accountant?

18 A At that point, yes.

19 Q All right. Did your title change at some point
20 while at FTI Consulting?

21 A Sure, it did.

22 Q And what did it become?

23 A Well, I was at FTI for right at about ten years,
24 and so over the course of that time my title had
25 changed a number of times. At the point when I

1 money.

2 Q Okay. The next sentence says, "In other words,
3 NextGear/DSC often charged the named plaintiffs
4 interest before any money was advanced by
5 NextGear/DSC."

6 Same question: Are you attempting to
7 invoke the "Advance" definition in the
8 contracts, or is that simply the word you
9 selected for its general meaning and your
10 understanding?

11 A Yes, simply the word I selected for its general
12 meaning.

13 Q And what is that general meaning, in your mind,
14 of the word "advanced" that you are using
15 throughout your report?

16 A In its simplest term, loaned money.

17 Q Second line from the bottom on page 7, again
18 uses the word "advanced." Do you see that?

19 A I'm sorry, what?

20 Q Yeah, second line up from the bottom on page 7.

21 A Yeah, I see it.

22 Q "NextGear/DSC actually advanced." Do you see
23 that?

24 A I do.

25 Q Same question: Are you attempting to use that

1 word in its kind of general or colloquial sense,
2 or are you using it as a defined term in the
3 contracts?

4 A In its general sense.

5 Q Top of page 8, same question: The first line
6 uses the word "advance" again; am I right to
7 assume that that's not an attempt to invoke
8 "Advance" in the contract in any way?

9 A That's correct.

10 Q So just to be clear, you're not trying to offer
11 some sort of opinion about the legal definition
12 of "Advance" in these floor plan agreements,
13 correct?

14 A That's correct.

15 Q Mr. Cunningham, in Footnote 37 on page 8, you
16 make reference to the NextGear corporate
17 designee's remarks that calculation of accrued
18 interest on a per diem basis is "very accurate."
19 Do you see that?

20 A I do.

21 Q And your opinion is that that's consistent with
22 your analysis that you have undertaken; is that
23 right?

24 A That's correct.

25 Q And you say later in that footnote that the

1 difference between a per diem calculation versus
2 one that uses all of the relevant data points
3 that Mr. Galema discussed during his deposition
4 is essentially "immaterial," to use your words.
5 Is that right?

6 A Based on a limited sampling analysis that I have
7 conducted, yes, that's what, as I sit here, I
8 believe to be the case.

9 Q So you actually did an analysis of what the
10 per diem amounts would be, which of course is
11 what your report includes, versus all of the
12 various relevant data points that Mr. Galema
13 discussed in his deposition?

14 A Well, I couldn't conduct that analysis in every
15 instance, because as Mr. Galema testified, those
16 data points, all those data points are not
17 available and were not provided to me.

18 But to the extent we did have in particular
19 instances all the necessary data points to make
20 that comparison -- and again, that's a very
21 limited number -- but in those instances I was
22 able to make that comparison and determine that
23 differences were immaterial.

24 Q Let's go ahead and take a look at Exhibit 3 to
25 your report, which is Exhibit 1 for purposes of

1 this deposition. Is this the schedule of
2 accrued interest overcharges that you have
3 prepared in this case?

4 A Yes, it is.

5 Q And I know we've reached a stipulation to use a
6 per diem rate in this case; is that right?

7 A That's my understanding.

8 Q And just for the sake of the record, what's your
9 understanding of the agreement that was reached
10 to use a per diem methodology? In other words,
11 what's the methodology that you used?

12 A The per diem methodology?

13 Q Yes.

14 A Yeah, that's -- I understood there was a
15 stipulation in place between the parties that
16 the per diem methodology that I have used is
17 appropriate for use as relates to the named
18 plaintiffs.

19 MR. VINK: Why don't we go ahead and mark
20 this as an exhibit, just so we have it in the
21 record.

22 (Deposition Exhibit 4 was marked for
23 identification.)

24 Q I am handing you what's been marked as
25 Exhibit 4, and represent to you that this is a

1 document prepared by NextGear, produced by
2 NextGear, labeled NGR 000001 through 35.

3 I think you alluded to this document
4 earlier. Is this a document that you have seen
5 before?

6 A Yes, it appears to be.

7 Q And is this in fact kind of the foundational
8 document that you used in preparing your
9 Exhibit 3?

10 A Yeah, I would agree with that.

11 Q Okay. Or at least you used the data points that
12 are reflected on this document?

13 A Correct, that's correct.

14 Q And is this the document that you spoke earlier
15 that Mr. Svenstrup worked on in order to make it
16 a little more meaningful for your analysis?

17 A Correct.

18 Q All right. Fair enough. Let's go through this
19 just to make sure that I understand and the
20 record's clear of what you did on Exhibit 3.
21 Okay?

22 First of all, in column A it says "Loan
23 Advance Date." Do you see that?

24 A I do.

25 Q And again, we've got this word "Advance," which

1 of course is a capitalized term in the
2 contracts, so same question that you have now
3 grown tired of, but is this -- are you meaning
4 "Advanced" as defined in the floor plan
5 agreements, or are you using this in its
6 traditional or colloquial sense?

7 A I'm using it in its traditional sense. I would
8 only add that that column, Column A, is depicted
9 on Exhibit 4 as the total floor date, but that
10 wasn't perhaps descriptive enough, so I used the
11 "Loan Advance Date" to help describe what that
12 date represents.

13 Q Same question with respect to your Column F,
14 which is the number of days loan advanced,
15 again, you're not making a legal conclusion as
16 to the definition of the word advanced in the
17 floor plan agreements; is that correct?

18 A That's correct, I make no legal conclusion.

19 Q And you are not intending to invoke that
20 definition when you use that word "advanced" in
21 Column F; is that right?

22 A That's correct.

23 Q All right. So let's just go through this
24 briefly. I hate asking questions I already know
25 the answer to, but I want to make sure that

1 we're clear on the methodology that you used.

2 Each one of these line items represents a
3 vehicle that was floor planned with NextGear or
4 DSC. Is that right?

5 A That's right.

6 Q And there's various columns -- I don't need to
7 go through all of them -- but you have a total
8 interest column that's item 2. Do you see that?

9 A I do.

10 Q Is that taken from Exhibit 4?

11 A Yes.

12 Q And then your Column E has a number of days that
13 that interest actually accrued. Do you see
14 that?

15 A I do.

16 Q And let's just take the first example to make it
17 easy.

18 A Sure.

19 Q You have the number 28 there. What does the
20 number 28 reflect?

21 A 28 would be the number of days that the interest
22 accrued on that vehicle prior to its completion.

23 Q Okay. And that's really just Column C, which is
24 labeled "Completed Date" minus the Column B,
25 "Flooring Date." Is that right?



**RED BARN MOTORS, INC.,
PLATINUM MOTORS, INC.,
MATTINGLY AUTO SALES, INC.,
Individually, and on behalf of other
Members of the general public similarly
situated**

v.

**COX ENTERPRISES, INC.,
COX AUTOMOTIVE, INC.,
NEXTGEAR CAPITAL, INC.,
F/K/A DEALER SERVICES CORPORATION,
Successor by merger with Manheim Automotive Financial Services, Inc.,
and JOHN WICK**

Expert Report of Jay Cunningham

January 10, ~~2016~~ 2017

Case No: 1:14-cv-01589-TWP-DKL

The United States District Court
Southern District of Indiana
Indianapolis Division

EXHIBIT 1

Jay Cunningham

2/2/2017

Reported By
Tamara J. Brown
CRR, RMR, CSR

Red Barn Motors, Inc., et al. v. NextGear Capital, Inc., et al.
The United States District Court, Southern District of Indiana, Indianapolis Division
Case No: 1:14-cv-01589-TWP-DKL

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I. EXECUTIVE SUMMARY

A. Overview

Counsel representing Red Barn Motors, Inc. ("Red Barn"), Platinum Motors, Inc. ("Platinum Motors"), and Mattingly Auto Sales, Inc. ("Mattingly Auto") (collectively, the "Named Plaintiffs"), each individually and on behalf of all other similarly situated members of the general public, have engaged KSM Business Services, Inc. ("KSM") in the above referenced dispute between the Named Plaintiffs and Cox Enterprises, Inc., Cox Automotive, Inc., NextGear Capital, Inc. ("NextGear"), f/k/a Dealer Services Corporation ("DSC"), successor by merger with Manheim Automotive Services, Inc. ("Manheim"), and John Wick ("Wick") (collectively, the "Defendants").

I am a Director in KSM's Litigation Services practice and have more than 13 years of accounting and finance experience as a consultant in litigation, investigative and other business dispute matters. Prior to joining KSM, I was employed at the international consulting and accounting firms of FTI Consulting and KPMG LLP.¹ I am a Certified Public Accountant (CPA),² Certified in Financial Forensics, Master Analyst in Financial Forensics, and a Certified Valuation Analyst and a member of the American Institute of Certified Public Accountants, the Indiana Society of Certified Public Accountants and the National Association of Certified Valuation Analysts. I earned my Bachelor of Science degree in Accounting and my Master's degree in Professional Accountancy from Murray State University. I have included a copy of my curriculum vitae, as Exhibit 1 to this report.

B. Nature of Engagement

I have been requested to render conclusions and opinions with respect to certain issues in this dispute based upon my review of documents and information that have been produced in this case and made available to me. For purposes of this report, I have assumed that there will be a finding

¹ In October 2003, FTI acquired the domestic Dispute Advisory Services (DAS) business of KPMG in which I was employed.

² I am a licensed CPA in Indiana (license CP10700024).

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of liability against Defendants and that the Named Plaintiffs will be entitled to recover economic damages.

In particular, I have been asked by counsel to:

1. Calculate the economic damages from Accrued Interest Overcharges³ on completed loans NextGear/DSC made to the Named Plaintiffs on a per diem basis⁴.

C. Conclusions and Opinions

Based on the information provided to me and analysis performed to date, as described in this report, I have reached the following opinions:

1. In my opinion, the economic damages sustained by the Named Plaintiffs from Accrued Interest Overcharges on completed loans from NextGear/DSC equal \$8,089.95. Including applicable prejudgment interest through the assumed trial date of August 28, 2017 of \$3,512.34, total Accrued Interest Overcharges plus prejudgment interest equals \$11,602.29.⁵

The specific bases for the conclusions and opinions that I have formed as of the date of this report are detailed in Section III of this report.

D. Information Relied Upon

I have included a list of sources and documents considered in the preparation of this report (see Exhibit 2). In connection with my work in this matter, I also attended the Rule 30(b)(6) deposition of Adam Galema, Vice President of Finance of NextGear ("NextGear's Corporate Designee").

I understand that the Named Plaintiffs have brought this action on behalf of themselves and all others similarly situated and have filed a motion for class certification with the Court. I further

³ For purposes of this report, Accrued Interest Overcharges are defined as any interest assessed to the Named Plaintiffs prior to a payment by NextGear/DSC to a third party on the Named Plaintiffs' behalf.

⁴ As described further below, I have utilized a per diem methodology to calculate Accrued Interest Overcharges based upon the stipulation of the parties.

⁵ As described previously, in the event that class certification is granted by the Court, the number of plaintiffs and amount of economic damages would be expected to expand significantly. I reserve the right to supplement my report with any new developments or information that may have an impact on my report, methodology, conclusions, and/or opinions, if necessary.

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understand in the event that the class certification motion is granted by the Court, additional documents and information will be required to calculate the class members' economic damages.

To the extent that additional documents or information are made available to me, I will review such documents and information and reserve the right to incorporate any such new information into my analysis, methodology, conclusions and/or opinions, if necessary.

II. THE PARTIES AND DISPUTE

A. Red Barn

Plaintiff Red Barn Motors, Inc. is a Louisiana corporation with its principal place of business located in Denham Springs, Louisiana.⁶ Red Bar is a used car dealership.⁷

B. Platinum Motors

Plaintiff Platinum Motors, Inc. is a Virginia Corporation with its principal place of business located in Newport News, Virginia.⁸ During the time period at issue in this case, Platinum Motors was a used car dealership.⁹

C. Mattingly Auto

Plaintiff Mattingly Auto Sales, Inc. is a Kentucky Corporation with its principal place of business located in Hardinsburg, Kentucky.¹⁰ Mattingly Auto is a used car dealership.¹¹

⁶ Verified Amended Complaint, filed March 11, 2016, ("Complaint"), page 10, paragraph 28.

⁷ Complaint, page 11, paragraph 36.

⁸ Complaint, page 10, paragraph 29.

⁹ Complaint, page 15, paragraph 52.

¹⁰ Complaint, page 10, paragraph 30.

¹¹ Complaint, page 16, paragraph 62.

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D. Cox Enterprises

Defendant Cox Enterprises, Inc. is a Delaware corporation with its principal place of business located in Atlanta, Georgia.¹² Cox Enterprises, Inc. is a “leading communications, media and automotive services company.” Cox Enterprises, Inc.’s major operating subsidiaries include Cox Communications, Cox Media Group and Cox Automotive.¹³

E. Cox Automotive

Defendant Cox Automotive, Inc. is a Delaware corporation with its principal place of business located in Atlanta, Georgia.¹⁴ Cox Automotive claims to be a “leading provider of products and services spanning the automotive ecosystem.”¹⁵ In addition to NextGear, Cox Automotive owns and operates Autotrader, Kelley Blue Book and Manheim.¹⁶

F. NextGear

Defendant NextGear Capital, Inc., f/k/a Dealer Services Corporation, successor by merger with Manheim Automotive Financial Services, Inc., is a Delaware corporation with its principal place of business in Carmel, Indiana.¹⁷

NextGear/DSC is an automotive financing company which provides line of credit financing to automotive sales dealers which purchase used automobiles from various auction companies throughout the United States.¹⁸ According to Cox Automotive’s website, NextGear contracts with 23,000+ automotive dealers and maintains \$4.2 billion in outstanding receivables.¹⁹

¹² Complaint, page 11, paragraph 32.

¹³ <http://www.coxenterprises.com/about-cox.aspx#.WGwaFWczWvE>

¹⁴ Complaint, page 11, paragraph 33.

¹⁵ <https://www.coxautoinc.com/about/>

¹⁶ <http://www.coxenterprises.com/about-cox.aspx#.WGwaFWczWvE>

¹⁷ Complaint, page 11, paragraph 34.

¹⁸ Complaint, page 3, paragraph 5. See also <https://www.coxautoinc.com/brand/nextgear-capital/>.

¹⁹ <https://www.coxautoinc.com/brand/nextgear-capital/>

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F. John Wick

Defendant John Wick is NextGear/DSC's General Counsel and Corporate Secretary and a resident of the State of Indiana.²⁰

C. The Nature of the Dispute

NextGear/DSC offers revolving lines of credit, commonly referred to in the auto industry as "Floorplan Agreements," for used car dealers to purchase used cars that will, in turn, be placed on their lots for sale. By means of a Floorplan Agreement, when used car dealers buy vehicles at auction, the automotive financing company lends the money to pay the auction house for the purchase of the vehicle, and that loan is generally paid back to the automotive financing company after the vehicle is sold by the used car dealer to a customer.²¹

Each of the Named Plaintiffs entered into a Floorplan Agreement with NextGear/DSC in the form of a Demand Promissory Note and Security Agreement:

- On or about July 29, 2011, Red Barn and NextGear/DSC entered into a Demand Promissory Note and Security Agreement in the principal sum of \$200,000.00, together with interest payable and other charges as stated in the Red Barn Note. In turn, Red Barn utilized a Floorplan Agreement as needed with NextGear/DSC to purchase vehicles at auction in order to sell them at the Red Barn used car lot.²²
- Similarly, Platinum Motors and NextGear/DSC entered into a Demand Promissory Note and Security Agreement in the principal sum of \$35,000.00, together with interest payable and other charges as stated in the Platinum Motors Note. In turn, Platinum Motors utilized a Floorplan Agreement as needed with NextGear/DSC to purchase vehicles at auction in order to sell them at the Platinum Motors used car lot.²³
- Similarly, Mattingly Auto and NextGear/DSC entered into a Demand Promissory Note and Security Agreement in the principal sum of \$100,000.00, together with interest payable and other charges as stated in the Mattingly Auto Note. In turn,

²⁰ Complaint, page 11, paragraph 35.

²¹ Complaint, page 4, paragraph 9.

²² Complaint, page 12, paragraphs 55-56.

²³ Complaint, page 15, paragraphs 39-40.

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Mattingly Auto utilized a Floorplan Agreement as needed with NextGear/DSC to purchase vehicles at auction in order to sell them at the Mattingly Auto used car lot.²⁴

NextGear/DSC charges fees and interest to used car dealers for the use of a Floorplan Agreement. During the time of the Named Plaintiffs' Floorplan Agreements, NextGear/DSC would begin charging interest and other miscellaneous fees to its customers, including the Named Plaintiffs, upon the date a vehicle was floorplanned (i.e., financed) with NextGear/DSC, primarily upon the purchase of the vehicle, and would continue charging interest until the loan was paid off, usually once the automobile was sold by the dealer to a customer.

Notably, there would often be a delay ranging from days to weeks between the floorplan date (the date that NextGear/DSC begins assessing interest) and the date that NextGear/DSC advanced funds on the dealer's behalf.²⁵

The Named Plaintiffs, individually and on behalf of the proposed class, allege that that NextGear/DSC's actions of charging interest on money not lent (i.e., charging interest before advancing funds) constituted a breach of the Floorplan Agreements.²⁶ The Named Plaintiffs also assert numerous other claims, including Substantive RICO Violation²⁷, Conspiracy to Violate RICO²⁸, Constructive Fraud²⁹, Tortious Interference with Business Relationships³⁰, and Unjust Enrichment³¹.

²⁴ Complaint, page 15, paragraphs 39-40.

²⁵ Transcript of December 20, 2016 deposition of Adam Galema, ("NextGear/DSC Corporate Deposition"), pages 61-63.

²⁶ Complaint, pages 30-31, paragraphs 120-126

²⁷ Complaint, pages 24-28, paragraphs 94-112

²⁸ Complaint, pages 28-29, paragraphs 113-119

²⁹ Complaint, pages 31-35, paragraphs 127-139

³⁰ Complaint, pages 35-37, paragraphs 140-149

³¹ Complaint, page 37, paragraphs 150-153

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III. CONCLUSIONS, OPINIONS, AND BASES AND REASONING

My conclusions and opinions are based on my skills, knowledge, education, experience and training; my review of the facts and information regarding this case as made available to me thus far; and the analysis that I, or those working under my direct supervision, have performed to date. The conclusions and opinions that I have formed as of the date of this report, along with their bases, are detailed in the remainder of this report and the exhibits attached hereto. The exhibits that were developed as of the issuance of this report are attached, and additional exhibits and/or charts may be created after the issuance of this report that may be used at trial.

A. Accrued Interest Overcharges

As described above, the Named Plaintiffs allege – and NextGear/DSC does not dispute³² – that NextGear/DSC began assessing interest on the floorplan date, even though there was often a delay before NextGear/DSC would advance payments on the Named Plaintiffs' behalf. In other words, NextGear/DSC often charged the Named Plaintiffs interest before any money was advanced by NextGear/DSC. As a result, in this litigation, the Named Plaintiffs seek to recover damages including all interest assessed to the Named Plaintiffs prior to a payment by NextGear/DSC to a third party on the Named Plaintiffs' behalf.

To illustrate, NextGear/DSC produced schedules³³ containing certain historical financing data for each vehicle that the Named Plaintiffs floorplanned with NextGear/DSC ("Named Plaintiff Account Summaries"). The Named Plaintiff Account Summaries, as explained by NextGear's Corporate Designee³⁴, reveal the differentials in timing between when NextGear/DSC began assessing it's the Named Plaintiffs accrued interest – the Flooring Date – versus when NextGear/DSC actually advanced the loan funds to the third party for the purchase of a vehicle – the "Total For" Date. For example, Red Barn was assessed interest on vehicle Stock Number 118

³² NextGear/DSC Corporate Deposition, pages 61-63.

³³ NGR_000001-35

³⁴ NextGear/DSC Corporate Deposition, page 9 and page 27-28.

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beginning on November 11, 2011, while NextGear/DSC did not advance funds on behalf of Red Barn until November 21, 2011 (or 10 days later):

Buyer Number	Buyer Name	Truck Number	Unit VIN	Unit Year, Make, Model	Floorplan Status	Payee	Unit Purchase Date	Flooring Date	Completed Date
61099	Red Barn Motors, Inc.	118	4T1B022K61U802718	2001 Toyota Camry LE	Completed	Seller	11/11/2011	11/11/2011	12/16/2011
Total for - 11/21/2011									
61099	Red Barn Motors, Inc.	130	1GTC814W318178032	2001 GMC Sonoma SLS	Completed	Seller	11/22/2011	11/22/2011	12/29/2011
Total for - 11/22/2011									

Date Funds Advanced

Floorplan Date
(Interest Begins)

Payoff Date

The calculation of interest accrued on an account is a function of variables including principal loan amount, rate of interest, period of time, and periodic principal loan balance (which is impacted by timing and amount of interest-bearing fees and payments against principal).³⁵

NextGear's Discover computer system calculated interest being assessed to NextGear's customers. That system contained and factored in the data points for all relevant variables necessary for calculating interest. However, the Named Plaintiff Account Summaries do not contain all data points found in Discover that were used to calculate interest, such as the timing and amounts of certain fees and payments on the accounts.³⁶ Therefore, the Named Plaintiff Account Summaries do not provide all information needed to perform an exact calculation of Accrued Interest Overcharges.

Notwithstanding, a reliable alternate damages calculation of Accrued Interest Overcharges can be performed by computing interest on a per diem basis. Applying the amount of interest accrued per diem on a given loan to the number of days between floorplan date and date of advance provides an interest overcharge on said loan. Such an approach was described by NextGear's Corporate Designee as a "very accurate estimate of that interest."³⁷ As such, I understand that Defendants

³⁵ NextGear/DSC Corporate Deposition, page 54.

³⁶ NextGear/DSC Corporate Deposition, page 54.

³⁷ NextGear/DSC Corporate Deposition, pages 53-54. The NextGear's Corporate Designee's remarks that a calculation of accrued interest on a per diem basis is "very accurate" is consistent with my limited sampling analysis

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have stipulated to a damages calculation of interest overcharges on a per diem basis for the Named Plaintiffs.³⁸

As a result, I have prepared a calculation of Accrued Interest Overcharges to the Named Plaintiffs by calculating the per diem interest applied against the number of days between the flooring date and the date of advance for all loans with a completed floorplan status.³⁹ Total Accrued Interest Overcharges equal \$8,089.95 for the Named Plaintiffs (see Exhibit 3).

I understand that in addition to recovering damages from Accrued Interest Overcharges (if the Defendants are determined to be liable for such damages), the Named Plaintiffs may also be able to recover prejudgment interest on any such damage award.⁴⁰ I have calculated prejudgment interest beginning with the loan completion date until an assumed trial date of August 28, 2017. Based on an 8% rate of interest, prejudgment interest totals \$3,512.34 (see Exhibit 4). Total Accrued Interest Overcharges plus prejudgment interest as sustained by the Named Plaintiffs equal \$11,602.29 (see Exhibit 4).

As it pertains to the individual plaintiffs, the Accrued Interest Overcharges and prejudgment interest calculations are as follows (see Exhibit 4):

which indicated that any differences between a calculation on a per diem basis versus one using all relevant data variables are immaterial.

³⁸ I understand that Defendants do not stipulate – at this time – to a per diem interest calculation for a potential class. In the event class certification is granted by the Court, I understand that the methodology of performing the calculation of alleged interest overcharges on a per diem basis versus a non-per diem basis will be addressed as of that time. Should class certification be granted, additional documents and information will be required to calculate the class members' economic damages. To the extent that additional documents or information are made available to me, I will review such documents and information and reserve the right to incorporate any such new information into my analysis, methodology, conclusions and/or opinions, if necessary.

³⁹ For purposes of my calculation of damages related to the Named Plaintiffs, I have only considered accrued interest on loans with a completed floorplan status. Loans that were written off do not provide a date of write off required to calculate per diem interest. To the extent such write off information is made available to me I will review such documents and information and reserve the right to incorporate any such new information into my analysis, conclusions and/or opinions, if necessary.

⁴⁰ I understand that prejudgment interest is an element of damages within the discretion of the Court. To the extent the Court requires a separate calculation of prejudgment interest, I will be prepared to provide a separate calculation that the Court determines to be appropriate in this case.

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Table 1

	<u>Accrued Interest Overcharges</u>	<u>Prejudgment Interest</u>	<u>Total Damages</u>
Red Barn Motors, Inc.	\$7,083.82	\$2,903.67	\$9,987.49
Platinum Motors	\$44.55	\$21.46	\$66.01
Mattingly Auto Sales, Inc.	\$961.58	\$587.21	\$1,548.79
<i>Total</i>	<u>\$8,089.95</u>	<u>\$3,512.34</u>	<u>\$11,602.29</u>

Opinion: In my opinion, the economic damages sustained by the Named Plaintiffs from Accrued Interest Overcharges equals \$8,089.95; including applicable prejudgment interest of \$3,512.34, total Accrued Interest Overcharges plus prejudgment interest equals \$11,602.29.⁴¹

IV. EXHIBITS AND OTHER INFORMATION

The exhibits attached to this report may or may not be used at trial. I reserve my right to revise exhibits or create additional exhibits to be used at trial.

KSM's services on this engagement are billed at hourly rates ranging from \$125 to \$450 for all time incurred by the individuals assigned to this engagement, plus out-of-pocket expenses. This engagement has not been completed, so a disclosure of total compensation is not possible at this time. KSM's compensation is not dependent upon the opinions or conclusions reached during this engagement nor on the outcome of this litigation.

⁴¹ As described previously, in the event that class certification is granted by the Court, the number of plaintiffs and amount of economic damages would be expected to expand significantly. I reserve the right to supplement my report with any new developments or information that may have an impact on my report, conclusions, and/or opinions, if necessary.

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This report is furnished solely for use in connection with the litigation of the matter Red Barn Motors, Inc., et al. v. NextGear Capital, Inc., et al. and is not to be distributed to anyone else or used for any other purpose.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Jay Cif", with a stylized flourish at the end.

Jay R. Cunningham, CPA/CFF, CVA, MAFF

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Our People: Your Success

Jay R. Cunningham, CPA/CFF, CVA, MAFF

Jay Cunningham is a Director in the Katz, Sapper & Miller's Litigation Services Practice Group. Mr. Cunningham has more than a decade of experience providing advisory services to attorneys and clients involved in disputes or litigation. Mr. Cunningham specializes in the application of accounting, finance and economics to problems in complex business litigation matters.

Prior to joining KSM, Mr. Cunningham began his professional career with KPMG's Forensic Dispute Advisory Services practice in August 2003 and continued in his litigation consulting capacity at FTI Consulting's Forensic and Litigation practice. Mr. Cunningham is a Certified Public Accountant ("CPA"), Certified in Financial Forensics ("CFF"), a Certified Valuation Analyst ("CVA") and Master Analyst in Financial Forensics ("MAFF"). Mr. Cunningham holds a Bachelor's of Science degree in Accounting as well as a Masters in Professional Accountancy degree from Murray State University.

Professional Experience

- Advisory experience encompasses the entire litigation process, including discovery, damage analysis, preparation of expert reports, preparation for and providing deposition testimony, creating demonstrative trial evidence and providing trial testimony.
- Managed or assisted on engagements providing advisory services to clients in a wide variety of disputes, including accounting malpractice; anti-trust; breach of contract; breach of fiduciary duty; breach of non-compete agreements; breach of warranty; class action; insurance claims; intellectual property (patents; copyrights; trademarks; trade dress and trade secrets); landlord/tenant; lender liability; post-acquisition; product liability; shareholder disputes; wrongful death/personal injury and wrongful termination.
- Managed or assisted engagements performing a variety of damage analyses including lost sales, profits and cash flows, incremental profits, lost earnings capacity, business valuations, business interruption, unjust enrichment, prejudgment interest, industry analysis, and market analysis.
- Managed or assisted in special investigations related to accounting re-statements, fraud and other inappropriate business practices.
- Advisory experience includes public and privately held companies in industries including automotive (original equipment manufacturers and suppliers), consumer products, electronic components, financial services, manufacturing, pharmaceuticals, social networking websites and telecommunications.

Trial Testimony Given

- *Joseph Sheets v. Cynthia G. Pizarro*, State of Indiana, Hamilton County Superior Court, Cause No. 29D02-1212-PL-12916.

Expert Reports Issued

- *Efficient Systems, LLC, v. elmagine Technology Group, Inc. and TenPointSix*, State of Indiana; Marion Superior Court; Cause No: 49D14-1205-PL-018573 (Pending matter).
- ✓ • *Samuel D. Pitman, II, Individually and as Personal Representative of the Estate of Samuel D. Pitman, the Estate of Samuel D. Pitman and Steven Pitman vs. Stanley Pitman, Selena Hall, Drury Hall, et al.* State of Indiana; Delaware Circuit Court No. 1; Cause No: 18C01-1304-PL-0015 (Pending matter).
- *Norman Christopher Bohnert, Individually and as assignee of Remodeling Services & Complete Restoration, Inc. v. Trevor Bohnert, individually and as personal representative of the Estate of Norman C. Bohnert, Ruth L. Bohnert, and Ruthie Bohnert Realty, Inc.*, Henry Circuit Court 1, Cause No. 33C01-1308-EU-000091 (Case settled without testimony).
- *Steve Sharp Transportation, Inc. v. XL Specialized Trailers, Inc.*, United States District Court, Northern District of Iowa, Case No: 6:13-cv-2046 (Case Settled without Testimony).
- *Keith E. Krzeminski d/b/a Premier Printing v. Pekin Insurance*, United States District Court, Southern District of Indiana, Case No. 1:13-cv-0477 WTL-DML (Case Settled without Testimony).
- *John Masterson v. Lapham and Company, Inc. and William Bissmeyer*, Marion Superior Court, Cause No. 49D04-1210-MI-38939 (Pending matter).
- *Joseph Sheets v. Cynthia G. Pizarro*, State of Indiana, Hamilton County Superior Court, Cause No. 29D02-1212-PL-12916 (Pending matter).

Presentations and Articles

- "Smashing the Experts: The Gallagher Estate matter," Indiana CPA Society, 2016.
- Best Practices Working with Expert Witnesses; Indianapolis Bar Association, 2016.
- Discussion panel on working with Experts in Litigation; Indianapolis Bar Association, 2015.
- "Financial Damage Expert Opinions: What's the Difference?" Indiana Lawyer, 2015.
- "Working with Financial Experts in Civil Litigation," Presenter, Plews Shadley Racher & Braun, 2015.
- "Top 10 Practical Pointers of Working with Financial Experts," Presenter; Indianapolis Law Club, 2014.
- "Top 10 Accounting Fundamentals every Litigator Should Know," Presenter; Krieg DeVault, 2014.
- "Apple v. Samsung: A Battle Ends, but the War is Likely Far from Over," Litigation Services Bulletin; Katz, Sapper & Miller, 2014.
- "Daubert and Damages: Practical Pointers from a Damage Expert's Perspective," Presenter; Bose McKinney & Evans, 2013.
- "Reasonable Certainty – The Lens Through Which Lost Profits Damages are Viewed," Litigation Services Bulletin; Katz, Sapper & Miller, 2013.
- "Economic Damages Experts' Take on Reducing Client Costs in Civil Litigation," Litigation Services Bulletin; Katz, Sapper & Miller, 2013.

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Exhibit 2

List of Documents and Materials Considered

Court Filings

Complaint and Exhibits, filed March 11, 2016

Deposition Transcripts

Transcript of the December 20, 2016 30(b)(6) deposition of Adam Galema

Bates Labeled Documents

NGR_000001-35

NG_3378-3392

NG_3394-3399

NG_3418-3420

NG_3560-3581

NG_5186-5312

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SOURCE: NGR 000001-35

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Exhibit 4
Prejudgment Interest Calculation of Accrued Interest Overcharges

Loan Advance Date	Lender Name	Account Number	Vehicle Year/Make/Model	Floorplan Status	Completion Date	Interest Overcharge (from ESO)	Number of Years to Assumed Trial Date (02/28/2017)	Prejudgment Interest @ 8%	Total Damages
11/28/2006	Mattlingly Auto Sales, Inc.	1	2002 Pontiac Grand Am GT	Completed	12/20/2006	\$16.46	10.70	\$14.08	\$30.54
1/9/2007	Mattlingly Auto Sales, Inc.	2	2000 Chevrolet Silverado 1500 LT	Completed	01/17/2007	\$0.00	10.62	\$0.00	\$0.00
1/15/2007	Mattlingly Auto Sales, Inc.	3	2003 Ford Mustang Cobra	Completed	02/12/2007	\$22.12	10.53	\$18.67	\$40.79
3/13/2007	Mattlingly Auto Sales, Inc.	4	2003 Pontiac Grand Prix GT	Completed	03/29/2007	\$0.00	10.42	\$0.00	\$0.00
3/13/2007	Mattlingly Auto Sales, Inc.	5	2004 Volkswagen New Beetle GLS	Completed	03/22/2007	\$0.00	10.44	\$0.00	\$0.00
4/20/2007	Mattlingly Auto Sales, Inc.	6	2004 Chevrolet Tahoe Z71	Completed	05/10/2007	\$0.00	10.31	\$0.00	\$0.00
5/11/2007	Mattlingly Auto Sales, Inc.	7	2006 Pontiac G6 GT	Completed	05/24/2007	\$4.79	10.27	\$3.94	\$8.73
6/20/2007	Mattlingly Auto Sales, Inc.	8	2005 Chevrolet Tahoe Z71	Completed	06/28/2007	\$0.00	10.18	\$0.00	\$0.00
7/24/2007	Mattlingly Auto Sales, Inc.	9	2003 Saturn I-Series L200	Completed	08/09/2007	\$0.00	10.06	\$0.00	\$0.00
8/13/2007	Mattlingly Auto Sales, Inc.	10	2004 Mercedes-Benz C Class C240	Completed	08/16/2007	\$22.67	10.04	\$18.21	\$40.89
8/31/2007	Mattlingly Auto Sales, Inc.	11	2004 GMC Sierra 1500 SLE	Completed	09/20/2007	\$5.26	9.95	\$4.18	\$9.44
11/1/2007	Mattlingly Auto Sales, Inc.	13	2002 Chevrolet S10 ZR2	Completed	12/06/2007	\$0.00	9.73	\$0.00	\$0.00
11/27/2007	Mattlingly Auto Sales, Inc.	12	2001 Chevrolet S10 LS	Completed	11/23/2007	\$61.54	9.77	\$48.10	\$109.64
12/14/2007	Mattlingly Auto Sales, Inc.	14	2002 Chevrolet Silverado 1500 LS	Completed	12/30/2007	\$3.22	9.67	\$2.49	\$5.71
12/21/2007	Mattlingly Auto Sales, Inc.	15	2004 Chevrolet Colorado LS	Completed	01/17/2008	\$3.85	9.62	\$2.96	\$6.81
12/21/2007	Mattlingly Auto Sales, Inc.	16	2004 Ford F250SD Lariat	Completed	01/25/2008	\$5.46	9.60	\$4.20	\$9.66
12/28/2007	Mattlingly Auto Sales, Inc.	17	2002 Chevrolet Silverado 1500 LT	Completed	01/03/2008	\$3.50	9.66	\$2.70	\$6.20
1/29/2008	Mattlingly Auto Sales, Inc.	18	2004 Ford F350SD XLT	Completed	02/29/2008	\$19.35	9.50	\$14.71	\$34.06
2/26/2008	Mattlingly Auto Sales, Inc.	19	2002 Pontiac Grand Am GT	Completed	03/24/2008	\$10.33	9.44	\$7.80	\$18.13
3/21/2008	Mattlingly Auto Sales, Inc.	20	2004 Nissan Titan LE	Completed	04/17/2008	\$3.92	9.37	\$2.94	\$6.85
4/3/2008	Mattlingly Auto Sales, Inc.	21	2001 Chevrolet Silverado 1500 LS	Completed	06/08/2008	\$0.00	9.23	\$0.00	\$0.00
4/14/2008	Mattlingly Auto Sales, Inc.	22	2002 Mercedes-Benz E Class E320	Completed	04/24/2008	\$10.68	9.35	\$7.99	\$18.67
4/18/2008	Mattlingly Auto Sales, Inc.	23	2003 Dodge Stratus R/T	Completed	05/15/2008	\$1.31	9.29	\$0.97	\$2.28
5/9/2008	Mattlingly Auto Sales, Inc.	24	2005 Nissan Altima S	Completed	06/08/2008	\$15.23	9.23	\$11.24	\$26.47
5/12/2008	Mattlingly Auto Sales, Inc.	25	2005 Hyundai Tucson LX	Completed	06/05/2008	\$12.69	9.24	\$9.37	\$22.06
5/15/2008	Mattlingly Auto Sales, Inc.	26	2007 GMC Sierra 1500 SLE	Completed	06/02/2008	\$0.00	9.24	\$0.00	\$0.00
5/22/2008	Mattlingly Auto Sales, Inc.	27	2002 Mitsubishi Galant LS	Completed	06/20/2008	\$0.00	9.19	\$0.00	\$0.00
9/4/2008	Mattlingly Auto Sales, Inc.	28	2006 Ford Mustang GT	Completed	09/17/2008	\$0.00	8.95	\$0.00	\$0.00
10/9/2008	Mattlingly Auto Sales, Inc.	29	2000 Pontiac Firebird Formula	Completed	10/30/2008	\$0.00	8.83	\$0.00	\$0.00
11/13/2008	Mattlingly Auto Sales, Inc.	30	2005 Cadillac Escalade	Completed	11/28/2008	\$0.00	8.75	\$0.00	\$0.00
11/26/2008	Mattlingly Auto Sales, Inc.	31	2004 Chevrolet Colorado LS	Completed	12/04/2008	\$0.00	8.74	\$0.00	\$0.00
12/2/2008	Mattlingly Auto Sales, Inc.	32	2004 Pontiac Grand Am GT	Completed	02/03/2009	\$0.00	8.56	\$0.00	\$0.00
12/2/2008	Mattlingly Auto Sales, Inc.	33	2002 Pontiac Sunfire SE	Completed	12/18/2008	\$0.00	8.70	\$0.00	\$0.00
12/11/2008	Mattlingly Auto Sales, Inc.	35	2001 Chevrolet S10	Completed	02/05/2009	\$0.00	8.56	\$0.00	\$0.00
12/12/2008	Mattlingly Auto Sales, Inc.	36	2004 Volkswagen New Beetle GLS	Completed	02/16/2009	\$1.23	8.51	\$0.83	\$2.06
12/15/2008	Mattlingly Auto Sales, Inc.	34	2001 Chevrolet Blazer Xtreme	Completed	02/12/2009	\$4.25	8.55	\$2.91	\$7.16
2/9/2009	Mattlingly Auto Sales, Inc.	37	2003 Ford F250SD XLT	Completed	04/30/2009	\$11.65	8.33	\$7.77	\$19.42
2/12/2009	Mattlingly Auto Sales, Inc.	38	2006 Chevrolet Colorado LT	Completed	03/12/2009	\$0.00	8.47	\$0.00	\$0.00
2/17/2009	Mattlingly Auto Sales, Inc.	40	2005 Chevrolet Trailblazer LS	Completed	03/19/2009	\$11.09	8.45	\$7.49	\$18.58
2/23/2009	Mattlingly Auto Sales, Inc.	39	2003 Chevrolet Corvette	Completed	04/16/2009	\$40.27	8.37	\$26.97	\$67.24
3/18/2009	Mattlingly Auto Sales, Inc.	42	2003 Ford Explorer Sport Trac XLT	Completed	04/30/2009	\$6.95	8.33	\$4.63	\$11.58
4/28/2009	Mattlingly Auto Sales, Inc.	43	2005 Chevrolet Silverado 1500 LT	Completed	05/26/2009	\$0.00	8.26	\$0.00	\$0.00
5/20/2009	Mattlingly Auto Sales, Inc.	44	2007 GMC Sierra 1500 Classic SLT	Completed	07/20/2009	\$0.00	8.11	\$0.00	\$0.00
5/21/2009	Mattlingly Auto Sales, Inc.	45	2005 Ford Taurus SEL	Completed	07/07/2009	\$0.00	8.15	\$0.00	\$0.00
6/4/2009	Mattlingly Auto Sales, Inc.	46	2003 Cadillac Escalade	Completed	07/24/2009	\$0.00	8.10	\$0.00	\$0.00
6/19/2009	Mattlingly Auto Sales, Inc.	47	2005 Volkswagen Jetta GLI	Completed	08/04/2009	\$1.71	8.07	\$1.11	\$2.82
9/3/2009	Mattlingly Auto Sales, Inc.	48	2003 Mercedes-Benz CLK Class CLK320	Completed	10/09/2009	\$0.00	7.89	\$0.00	\$0.00
10/1/2009	Mattlingly Auto Sales, Inc.	49	2004 Chevrolet Colorado LS	Completed	10/23/2009	\$0.00	7.85	\$0.00	\$0.00
10/8/2009	Mattlingly Auto Sales, Inc.	50	1993 Cajun Bass Boat	Completed	01/22/2010	\$0.00	7.60	\$0.00	\$0.00
10/8/2009	Mattlingly Auto Sales, Inc.	51	2007 Toyota Camry LE	Completed	11/06/2009	\$0.00	7.81	\$0.00	\$0.00
10/8/2009	Mattlingly Auto Sales, Inc.	52	2005 Chevrolet Silverado 1500 LS	Completed	12/22/2009	\$0.00	7.69	\$0.00	\$0.00
10/14/2009	Mattlingly Auto Sales, Inc.	53	2007 Chevrolet Avalanche LTZ	Completed	11/09/2009	\$40.05	7.81	\$25.01	\$65.06
10/15/2009	Mattlingly Auto Sales, Inc.	54	2005 Chevrolet Equinox LS	Completed	11/06/2009	\$0.00	7.81	\$0.00	\$0.00
10/22/2009	Mattlingly Auto Sales, Inc.	55	2006 Chevrolet Silverado 1500 LT	Completed	12/02/2009	\$0.00	7.74	\$0.00	\$0.00
10/29/2009	Mattlingly Auto Sales, Inc.	56	2002 GMC Yukon SLT	Completed	12/08/2009	\$7.07	7.73	\$4.37	\$11.44
11/23/2009	Mattlingly Auto Sales, Inc.	57	2006 Chevrolet Trailblazer LS	Completed	01/15/2010	\$10.66	7.62	\$6.50	\$17.16
11/25/2009	Mattlingly Auto Sales, Inc.	58	1996 Mercedes-Benz S Class S320W	Completed	01/25/2010	\$0.00	7.59	\$0.00	\$0.00
11/25/2009	Mattlingly Auto Sales, Inc.	59	2002 Nissan Altima	Completed	12/08/2009	\$0.00	7.73	\$0.00	\$0.00
11/27/2009	Mattlingly Auto Sales, Inc.	61	2008 Ford Fusion SEL	Completed	02/05/2010	\$0.00	7.56	\$0.00	\$0.00
12/22/2009	Mattlingly Auto Sales, Inc.	63	2008 Dodge Grand Caravan SXT	Completed	01/18/2010	\$0.00	7.61	\$0.00	\$0.00
12/29/2009	Mattlingly Auto Sales, Inc.	66	1999 Ford F250SD Lariat	Completed	01/15/2010	\$22.37	7.62	\$13.64	\$36.01
12/31/2009	Mattlingly Auto Sales, Inc.	67	2008 Ford Focus SE	Completed	01/29/2010	\$2.32	7.58	\$1.40	\$3.72
1/15/2010	Mattlingly Auto Sales, Inc.	63	1999 Infiniti I30	Completed	02/15/2010	\$24.79	7.54	\$14.95	\$39.73
1/15/2010	Mattlingly Auto Sales, Inc.	68	2006 Chevrolet Colorado LS	Completed	02/26/2010	\$3.32	7.51	\$1.99	\$5.32
1/20/2010	Mattlingly Auto Sales, Inc.	62	2006 Saturn VUE	Completed	01/22/2010	\$73.80	7.60	\$44.89	\$118.69
3/4/2010	Mattlingly Auto Sales, Inc.	69	2003 Ford F250SD Lariat	Completed	04/16/2010	\$0.00	7.37	\$0.00	\$0.00
3/26/2010	Mattlingly Auto Sales, Inc.	70	2006 Lincoln Zephyr	Completed	05/18/2010	\$4.97	7.28	\$2.90	\$7.86
4/22/2010	Mattlingly Auto Sales, Inc.	71	2007 Ford Five Hundred SEL	Completed	08/16/2010	\$0.00	7.04	\$0.00	\$0.00
5/7/2010	Mattlingly Auto Sales, Inc.	72	2001 Oldsmobile Alero GLS	Completed	06/11/2010	\$2.05	7.22	\$1.18	\$3.23
5/12/2010	Mattlingly Auto Sales, Inc.	73	2003 Honda Odyssey EX-L	Completed	06/07/2010	\$12.00	7.23	\$6.94	\$18.94
5/13/2010	Mattlingly Auto Sales, Inc.	75	2007 Ford Explorer Sport Trac Limited	Completed	07/20/2010	\$0.00	7.11	\$0.00	\$0.00
5/24/2010	Mattlingly Auto Sales, Inc.	76	2009 Chevrolet Impala LT	Completed	06/28/2010	\$0.00	7.17	\$0.00	\$0.00
6/3/2010	Mattlingly Auto Sales, Inc.	78	2007 Lincoln MKX	Completed	06/30/2010	\$0.00	7.17	\$0.00	\$0.00
6/8/2010	Mattlingly Auto Sales, Inc.	74	2000 Chevrolet Cavalier	Completed	07/20/2010	\$28.65	7.11	\$16.30	\$44.95
6/9/2010	Mattlingly Auto Sales, Inc.	79	2002 Ford Explorer XLT	Completed	06/23/2010	\$0.00	7.19	\$0.00	\$0.00
6/25/2010	Mattlingly Auto Sales, Inc.	80	2004 Jeep Wrangler SE	Completed	08/27/2010	\$0.00	7.01	\$0.00	\$0.00
6/25/2010	Mattlingly Auto Sales, Inc.	82	2005 Ford Ranger Edge	Completed	08/27/2010	\$0.00	7.01	\$0.00	\$0.00
7/13/2010	Mattlingly Auto Sales, Inc.	77	2004 Nissan Murano SE	Completed	07/30/2010	\$138.34	7.08	\$78.41	\$216.76
7/16/2010	Mattlingly Auto Sales, Inc.	83	2007 Jeep Wrangler Unlimited Sahara	Completed	09/14/2010	\$0.00	6.96	\$0.00	\$0.00

Loan Advance Date	Buyer Name	Stock Number	Unit Year Make Model	Explanation Status	Completed Date	Interest Overcharge (From Exh 3)	Number of Years to Assumed Trial Date (2/28/2017)	Prepayment Interest @ 3%	Total Damages
8/19/2010	Mattling Auto Sales, Inc.	84	1999 Ford F250SD XL	Completed	10/12/2010	\$3.57	6.88	\$1.97	\$5.54
8/20/2010	Mattling Auto Sales, Inc.	85	2004 Chevrolet Silverado 2500	Completed	09/30/2010	\$9.00	6.92	\$4.98	\$13.98
8/20/2010	Mattling Auto Sales, Inc.	86	2004 Chevrolet Avalanche 1500	Completed	09/28/2010	\$7.06	6.92	\$3.91	\$10.98
9/9/2010	Mattling Auto Sales, Inc.	87	2002 Chrysler PT Cruiser Touring Edition	Completed	12/23/2010	\$0.56	6.68	\$0.30	\$0.86
9/16/2010	Mattling Auto Sales, Inc.	88	2004 Jeep Wrangler X	Completed	11/05/2010	\$2.82	6.82	\$1.54	\$4.35
10/1/2010	Mattling Auto Sales, Inc.	89	2007 Chevrolet Equinox LS	Completed	11/19/2010	\$1.89	6.78	\$1.02	\$2.91
10/1/2010	Mattling Auto Sales, Inc.	90	2003 Ford F250SD King Ranch	Completed	11/23/2010	\$7.99	6.77	\$4.33	\$12.32
10/20/2010	Mattling Auto Sales, Inc.	92	1999 Ford F250SD Lariat	Completed	12/27/2010	\$0.00	6.67	\$0.00	\$0.00
10/29/2010	Mattling Auto Sales, Inc.	93	2010 Ford Edge Limited	Completed	11/30/2010	\$6.92	6.75	\$3.74	\$10.65
11/9/2010	Mattling Auto Sales, Inc.	94	2001 Ford Expedition Eddie Bauer	Completed	01/11/2011	\$0.00	6.63	\$0.00	\$0.00
11/26/2010	Mattling Auto Sales, Inc.	91	2004 Toyota Corolla CE	Completed	12/10/2010	\$74.31	6.72	\$40.06	\$114.57
11/30/2010	Mattling Auto Sales, Inc.	95	2006 Lincoln Mark LT	Completed	03/14/2011	\$0.00	6.46	\$0.00	\$0.00
12/13/2010	Mattling Auto Sales, Inc.	97	1994 Chevrolet Sierra	Completed	04/11/2011	\$0.00	6.39	\$0.00	\$0.00
12/15/2010	Mattling Auto Sales, Inc.	98	2006 Mercedes-Benz C Class C230	Completed	02/03/2011	\$0.00	6.57	\$0.00	\$0.00
12/21/2010	Mattling Auto Sales, Inc.	99	2007 Jeep Wrangler Unlimited Sahara	Completed	04/25/2011	\$0.00	6.35	\$0.00	\$0.00
12/29/2010	Mattling Auto Sales, Inc.	100	2002 Kia Sedona EX	Completed	04/15/2011	\$0.00	6.38	\$0.00	\$0.00
12/29/2010	Mattling Auto Sales, Inc.	101	2006 Chevrolet Silverado 2500 LT	Completed	01/10/2011	\$3.01	6.64	\$1.60	\$4.61
1/7/2011	Mattling Auto Sales, Inc.	102	2001 CHEVROLET S10 4X2 LS	Completed	03/01/2011	\$1.64	6.50	\$0.85	\$2.50
1/19/2011	Mattling Auto Sales, Inc.	103	2002 Chevrolet S10 ZR2	Completed	03/11/2011	\$1.76	6.47	\$0.91	\$2.67
1/26/2011	Mattling Auto Sales, Inc.	104	2005 Ford Ranger Edge	Completed	02/07/2011	\$0.00	6.56	\$0.00	\$0.00
1/27/2011	Mattling Auto Sales, Inc.	105	2003 GMC Sonoma SL	Completed	03/01/2011	\$1.34	6.50	\$0.70	\$2.04
1/27/2011	Mattling Auto Sales, Inc.	106	2000 GMC Sierra 1500 SLE	Completed	03/23/2011	\$0.00	6.44	\$0.00	\$0.00
1/27/2011	Mattling Auto Sales, Inc.	107	2004 Chevrolet Impala SS	Completed	02/25/2011	\$0.00	6.51	\$0.00	\$0.00
2/4/2011	Mattling Auto Sales, Inc.	108	2008 Nissan Altima SL	Completed	04/05/2011	\$0.00	6.40	\$0.00	\$0.00
2/17/2011	Mattling Auto Sales, Inc.	109	2008 Honda CR-V EX	Completed	04/06/2011	\$0.00	6.40	\$0.00	\$0.00
3/3/2011	Mattling Auto Sales, Inc.	110	2000 Chevrolet Silverado 1500 LT	Completed	04/28/2011	\$2.36	6.34	\$1.20	\$3.55
3/9/2011	Mattling Auto Sales, Inc.	111	2002 Jeep Liberty Sport	Completed	05/06/2011	\$2.35	6.32	\$1.19	\$3.54
3/9/2011	Mattling Auto Sales, Inc.	112	2002 Ford Mustang GT	Completed	03/28/2011	\$3.18	6.42	\$1.63	\$4.81
3/17/2011	Mattling Auto Sales, Inc.	113	2007 Ford Explorer Sport Trac Limited	Completed	06/15/2011	\$3.64	6.21	\$1.81	\$5.44
3/25/2011	Mattling Auto Sales, Inc.	114	2003 Chevrolet Tahoe LT	Completed	06/07/2011	\$0.00	6.23	\$0.00	\$0.00
4/8/2011	Mattling Auto Sales, Inc.	115	2007 Chevrolet Tahoe LTZ	Completed	06/02/2011	\$0.00	6.24	\$0.00	\$0.00
4/14/2011	Mattling Auto Sales, Inc.	116	2003 BMW X5	Completed	07/12/2011	\$0.00	6.13	\$0.00	\$0.00
4/14/2011	Mattling Auto Sales, Inc.	117	2000 Pontiac Grand Prix GT	Completed	04/21/2011	\$0.00	6.36	\$0.00	\$0.00
5/18/2011	Mattling Auto Sales, Inc.	118	2010 Chevrolet Equinox LT	Completed	07/18/2011	\$0.00	6.12	\$0.00	\$0.00
6/3/2011	Mattling Auto Sales, Inc.	120	2007 Chevrolet Tahoe LTZ	Completed	08/22/2011	\$0.00	6.02	\$0.00	\$0.00
6/14/2011	Mattling Auto Sales, Inc.	121	2009 Nissan Murano LE	Completed	08/12/2011	\$6.28	6.05	\$3.04	\$9.32
6/16/2011	Mattling Auto Sales, Inc.	122	2004 Jeep Wrangler SE	Completed	08/19/2011	\$0.00	6.03	\$0.00	\$0.00
7/14/2011	Mattling Auto Sales, Inc.	123	1998 Chevrolet CK 1500 Silverado	Completed	12/14/2011	\$0.00	5.71	\$0.00	\$0.00
8/5/2011	Mattling Auto Sales, Inc.	124	2008 Nissan Altima SL	Completed	08/22/2011	\$0.00	6.02	\$0.00	\$0.00
8/8/2011	Mattling Auto Sales, Inc.	125	2006 Pontiac G6 GT	Completed	09/08/2011	\$10.85	5.98	\$5.18	\$16.03
8/15/2011	Mattling Auto Sales, Inc.	126	2008 Buick Enclave CX	Completed	01/11/2012	\$14.15	5.63	\$6.38	\$20.52
8/15/2011	Mattling Auto Sales, Inc.	127	2008 Chevrolet Silverado 1500 W/T	Completed	09/15/2011	\$10.81	5.96	\$4.77	\$14.77
8/23/2011	Mattling Auto Sales, Inc.	128	2004 GMC Yukon SLT	Completed	10/31/2011	\$0.00	5.83	\$0.00	\$0.00
8/23/2011	Mattling Auto Sales, Inc.	129	2000 GMC Yukon SLT - New	Completed	11/07/2011	\$0.00	5.81	\$0.00	\$0.00
8/24/2011	Mattling Auto Sales, Inc.	130	2009 Nissan Maxima SV	Completed	12/23/2011	\$0.00	5.68	\$0.00	\$0.00
8/25/2011	Mattling Auto Sales, Inc.	131	2005 Chrysler 300 C	Completed	10/06/2011	\$0.00	5.90	\$0.00	\$0.00
10/5/2011	Mattling Auto Sales, Inc.	133	2004 Chevrolet Silverado 2500 LT	Completed	10/31/2011	\$0.00	5.83	\$0.00	\$0.00
10/7/2011	Mattling Auto Sales, Inc.	134	2004 Ford F150 FX4	Completed	02/24/2012	\$0.00	5.51	\$0.00	\$0.00
10/12/2011	Mattling Auto Sales, Inc.	135	2009 Chevrolet Cobalt LT	Completed	12/09/2011	\$0.00	5.72	\$0.00	\$0.00
10/18/2011	Mattling Auto Sales, Inc.	132	2001 Pontiac Grand Prix SE	Completed	10/31/2011	\$41.54	5.83	\$19.37	\$60.91
10/28/2011	Mattling Auto Sales, Inc.	136	2008 Ford Fusion SEL	Completed	01/03/2012	\$0.00	5.65	\$0.00	\$0.00
11/8/2011	Mattling Auto Sales, Inc.	137	2006 Chevrolet Impala SS	Completed	01/19/2012	\$0.00	5.61	\$0.00	\$0.00
11/15/2011	Mattling Auto Sales, Inc.	138	2011 GMC Terrain SLT	Completed	03/01/2012	\$0.00	5.50	\$0.00	\$0.00
12/5/2011	Mattling Auto Sales, Inc.	139	2010 Cadillac DTS	Completed	03/19/2012	\$0.00	5.45	\$0.00	\$0.00
12/5/2011	Mattling Auto Sales, Inc.	140	2008 Chevrolet Impala LT	Completed	02/02/2012	\$0.00	5.57	\$0.00	\$0.00
12/8/2011	Mattling Auto Sales, Inc.	141	2007 GMC Yukon SLT	Completed	02/06/2012	\$0.00	5.56	\$0.00	\$0.00
12/20/2011	Mattling Auto Sales, Inc.	142	2004 Chevrolet Suburban 1500 LT	Completed	01/23/2012	\$0.00	5.60	\$0.00	\$0.00
1/13/2012	Mattling Auto Sales, Inc.	143	2006 Lincoln Mark LT	Completed	04/13/2012	\$9.85	5.38	\$4.24	\$14.09
1/18/2012	Mattling Auto Sales, Inc.	144	2011 Toyota Tacoma SR5	Completed	03/19/2012	\$0.00	5.45	\$0.00	\$0.00
2/2/2012	Mattling Auto Sales, Inc.	146	1998 Toyota Camry CE	Completed	05/02/2012	\$1.65	5.33	\$0.70	\$2.35
2/2/2012	Mattling Auto Sales, Inc.	147	2010 Nissan Altima	Completed	03/22/2012	\$2.65	5.44	\$1.15	\$3.80
2/10/2012	Mattling Auto Sales, Inc.	148	2005 Jeep Wrangler X	Completed	04/09/2012	\$8.17	5.39	\$3.52	\$11.69
2/10/2012	Mattling Auto Sales, Inc.	149	2006 Saturn VUE	Completed	02/29/2012	\$3.98	5.50	\$1.75	\$5.73
3/5/2012	Mattling Auto Sales, Inc.	152	2004 Chevrolet Avalanche 1500	Completed	04/13/2012	\$0.00	5.38	\$0.00	\$0.00
3/5/2012	Mattling Auto Sales, Inc.	153	2001 BMW 3-Series 330xi	Completed	05/24/2012	\$0.00	5.27	\$0.00	\$0.00
4/6/2012	Mattling Auto Sales, Inc.	155	2008 Nissan Altima SL	Completed	05/04/2012	\$0.00	5.32	\$0.00	\$0.00
4/9/2012	Mattling Auto Sales, Inc.	156	2003 Ford Explorer Sport Trac XLS	Completed	05/24/2012	\$14.98	5.27	\$6.31	\$21.29
4/10/2012	Mattling Auto Sales, Inc.	158	2005 Chevrolet Colorado LS	Completed	05/04/2012	\$0.00	5.32	\$0.00	\$0.00
4/20/2012	Mattling Auto Sales, Inc.	159	2010 Nissan Altima S	Completed	05/03/2012	\$0.00	5.32	\$0.00	\$0.00
4/24/2012	Mattling Auto Sales, Inc.	160	2004 Ford F150 FX4	Completed	05/03/2012	\$2.59	5.32	\$1.10	\$3.70
4/24/2012	Mattling Auto Sales, Inc.	162	2011 GMC TERRAIN SLT	Completed	05/24/2012	\$31.39	5.27	\$13.22	\$44.61
8/3/2011	Red Barn Motors, Inc.	1	2003 Dodge Ram 1500 Laramie	Completed	11/08/2011	\$3.43	5.81	\$1.60	\$5.03
8/4/2011	Red Barn Motors, Inc.	9	1994 mitsu galant	Completed	09/20/2011	\$0.00	5.94	\$0.00	\$0.00
8/4/2011	Red Barn Motors, Inc.	10	2002 FORD EXPL 4X4 TRC	Completed	11/11/2011	\$1.17	5.80	\$0.54	\$1.72
8/5/2011	Red Barn Motors, Inc.	5	2006 Saturn Ion 2	Completed	08/23/2011	\$7.68	6.02	\$3.70	\$11.38
8/8/2011	Red Barn Motors, Inc.	7	2001 Isuzu Trooper S	Completed	08/17/2011	\$2.58	6.04	\$1.25	\$3.83
8/11/2011	Red Barn Motors, Inc.	3	1997 Honda CR-V	Completed	08/31/2011	\$10.08	6.00	\$4.83	\$14.91
8/11/2011	Red Barn Motors, Inc.	15	2000 CHRYSLER CONCORDE LX	Completed	09/23/2011	\$0.72	5.93	\$0.34	\$1.06
8/11/2011	Red Barn Motors, Inc.	16	2003 DODGE DURANGO SLT	Completed	08/25/2011	\$1.00	6.01	\$0.48	\$1.48
8/11/2011	Red Barn Motors, Inc.	17	2000 Ford Excursion XLT	Completed	09/23/2011	\$0.00	5.93	\$0.00	\$0.00
8/15/2011	Red Barn Motors, Inc.	19	1999 Mercury Grand Marquis LS	Completed	09/12/2011	\$0.00	5.96	\$0.00	\$0.00
8/16/2011	Red Barn Motors, Inc.	18	1998 Ford Taurus SE	Completed	11/14/2011	\$0.00	5.79	\$0.00	\$0.00
8/16/2011	Red Barn Motors, Inc.	25	1996 Mercury Grand Marquis	Completed	09/07/2011	\$0.00	5.98	\$0.00	\$0.00
8/16/2011	Red Barn Motors, Inc.	26	2004 Chevrolet Venture LS	Completed	09/02/2011	\$0.00	5.99	\$0.00	\$0.00
8/16/2011	Red Barn Motors, Inc.	27	2002 Mitsubishi Montero Sport LS	Completed	10/19/2011	\$0.00	5.86	\$0.00	\$0.00
8/17/2011	Red Barn Motors, Inc.	14	2004 Dodge Stratus SE	Completed	08/29/2011	\$9.47	6.00	\$4.55	\$14.02

Loan Number	Buyer Name	Stock Number	Unit Year Make Model	Floorplan Status	Completed Date	Interest Overcharge (from Exh 3)	Number of Years to Assumed Title Date (8/28/2017)	Prejudgment Interest @ 8%	Total Damages
8/18/2011	Red Barn Motors, Inc.	6	1996 NISSAN 200SX	Completed	08/26/2011	\$6.90	6.01	\$3.32	\$10.22
8/18/2011	Red Barn Motors, Inc.	13	2000 Saturn S-Series SL2	Completed	08/17/2011	\$7.38	6.04	\$3.56	\$10.94
8/18/2011	Red Barn Motors, Inc.	30	2000 Buick LeSabre Custom	Completed	12/15/2011	\$0.00	5.71	\$0.00	\$0.00
8/23/2011	Red Barn Motors, Inc.	11	2001 Mazda Millenia s	Completed	10/06/2011	\$13.04	5.90	\$6.15	\$19.19
8/23/2011	Red Barn Motors, Inc.	22	2001 Chevrolet Suburban 1500 LT	Completed	08/29/2011	\$17.63	6.00	\$8.46	\$26.09
8/23/2011	Red Barn Motors, Inc.	29	2001 GMC Jimmy SL	Completed	09/23/2011	\$5.93	5.93	\$2.82	\$8.75
8/23/2011	Red Barn Motors, Inc.	37	2000 Chrysler Cirrus LX	Completed	09/23/2011	\$1.83	5.93	\$0.87	\$2.71
8/24/2011	Red Barn Motors, Inc.	28	1997 Ford Explorer XL	Completed	11/23/2011	\$2.02	5.77	\$0.93	\$2.95
8/29/2011	Red Barn Motors, Inc.	2	2002 Dodge Durango Sport	Completed	10/07/2011	\$26.42	5.90	\$12.46	\$38.88
9/1/2011	Red Barn Motors, Inc.	38	2000 Saturn S-Series SL1	Completed	10/19/2011	\$0.37	5.86	\$0.17	\$0.54
9/1/2011	Red Barn Motors, Inc.	39	2000 Chevrolet Cavalier	Completed	09/29/2011	\$0.65	5.92	\$0.31	\$0.95
9/1/2011	Red Barn Motors, Inc.	40	1999 Volkswagen New Beetle GLS	Completed	10/31/2011	\$1.03	5.83	\$0.48	\$1.51
9/1/2011	Red Barn Motors, Inc.	41	2005 Chevrolet Malibu Classic	Completed	10/18/2011	\$1.05	5.87	\$0.49	\$1.55
9/1/2011	Red Barn Motors, Inc.	42	2000 Lincoln Town Car Signature	Completed	10/31/2011	\$0.78	5.83	\$0.37	\$1.15
9/2/2011	Red Barn Motors, Inc.	12	2002 Dodge Dakota SXT	Completed	09/12/2011	\$23.22	5.96	\$11.08	\$34.30
9/2/2011	Red Barn Motors, Inc.	20	2005 Chevrolet Colorado	Completed	10/07/2011	\$28.74	5.90	\$13.56	\$42.30
9/2/2011	Red Barn Motors, Inc.	45	2002 Dodge Ram 1500 Laramie SLT	Completed	01/03/2012	\$0.00	5.65	\$0.00	\$0.00
9/2/2011	Red Barn Motors, Inc.	46	2002 Chrysler Sebring LXi	Completed	12/15/2011	\$0.00	5.71	\$0.00	\$0.00
9/2/2011	Red Barn Motors, Inc.	47	2003 Ford Crown Victoria	Completed	10/04/2011	\$0.00	5.90	\$0.00	\$0.00
9/2/2011	Red Barn Motors, Inc.	48	2007 Chevrolet Cobalt LS	Completed	09/20/2011	\$0.00	5.94	\$0.00	\$0.00
9/2/2011	Red Barn Motors, Inc.	49	1998 Chevrolet Lumina LTZ	Completed	01/03/2012	\$0.00	5.65	\$0.00	\$0.00
9/6/2011	Red Barn Motors, Inc.	34	2000 GMC Jimmy SLS - Base	Completed	09/12/2011	\$13.22	5.96	\$6.31	\$19.53
9/6/2011	Red Barn Motors, Inc.	50	1996 Cadillac Deville	Completed	10/24/2011	\$0.00	5.85	\$0.00	\$0.00
9/8/2011	Red Barn Motors, Inc.	33	1998 Chevrolet Cavalier	Completed	10/18/2011	\$8.44	5.87	\$3.96	\$12.41
9/8/2011	Red Barn Motors, Inc.	36	2002 Mazda Protege DX	Completed	08/31/2011	\$12.52	6.00	\$6.01	\$18.53
9/8/2011	Red Barn Motors, Inc.	43	2004 Ford Freestar Vans Limited	Completed	10/27/2011	\$8.01	5.84	\$3.74	\$11.75
9/8/2011	Red Barn Motors, Inc.	44	2004 Saturn Ion 2	Completed	11/28/2011	\$5.85	5.75	\$2.69	\$8.55
9/8/2011	Red Barn Motors, Inc.	57	2002 Toyota Sienna CE	Completed	12/21/2011	\$15.55	5.69	\$7.08	\$22.63
9/9/2011	Red Barn Motors, Inc.	51	2000 Ford Explorer Sport	Completed	09/16/2011	\$4.31	5.95	\$2.05	\$6.36
9/9/2011	Red Barn Motors, Inc.	60	1994 Ford Taurus	Completed	02/08/2012	\$0.00	5.56	\$0.00	\$0.00
9/9/2011	Red Barn Motors, Inc.	61	1987 Porsche 944	Completed	11/04/2011	\$0.00	5.82	\$0.00	\$0.00
9/9/2011	Red Barn Motors, Inc.	62	1998 Chevrolet Blazer	Completed	10/19/2011	\$0.00	5.86	\$0.00	\$0.00
9/9/2011	Red Barn Motors, Inc.	63	2001 Chevrolet Malibu	Completed	10/21/2011	\$0.00	5.86	\$0.00	\$0.00
9/12/2011	Red Barn Motors, Inc.	53	2002 Chevrolet Tahoe LS	Completed	09/12/2011	\$14.17	5.96	\$6.76	\$20.93
9/12/2011	Red Barn Motors, Inc.	59	1999 Honda CR-V LX	Completed	09/23/2011	\$10.03	5.93	\$4.76	\$14.79
9/12/2011	Red Barn Motors, Inc.	64	2006 Mazda Mazda3 i	Completed	10/21/2011	\$0.00	5.86	\$0.00	\$0.00
9/12/2011	Red Barn Motors, Inc.	65	2001 Nissan Xterra SE	Completed	09/23/2011	\$0.00	5.93	\$0.00	\$0.00
9/12/2011	Red Barn Motors, Inc.	66	1999 Cadillac DeVille	Completed	10/07/2011	\$0.00	5.90	\$0.00	\$0.00
9/15/2011	Red Barn Motors, Inc.	4	2004 Nissan Xterra SE	Completed	09/07/2011	\$46.13	5.98	\$22.06	\$68.19
9/15/2011	Red Barn Motors, Inc.	70	1998 Mercedes-Benz SLK Class SLK230	Completed	01/06/2012	\$7.29	5.65	\$3.29	\$10.58
9/15/2011	Red Barn Motors, Inc.	75	2005 Dodge Neon SXT	Completed	12/14/2011	\$0.61	5.71	\$0.28	\$0.89
9/16/2011	Red Barn Motors, Inc.	21	2006 Dodge Stratus SXT	Completed	11/14/2011	\$35.09	5.79	\$16.26	\$51.35
9/16/2011	Red Barn Motors, Inc.	24	1998 Nissan 200SX SE	Completed	09/07/2011	\$11.56	5.98	\$5.53	\$17.09
9/19/2011	Red Barn Motors, Inc.	73	2004 Chevrolet Cavalier	Completed	01/13/2012	\$3.30	5.63	\$1.49	\$4.79
9/20/2011	Red Barn Motors, Inc.	31	1999 Plymouth Voyager	Completed	10/18/2011	\$8.42	5.87	\$3.95	\$12.37
9/20/2011	Red Barn Motors, Inc.	32	2003 Chrysler PT Cruiser Touring Edition	Completed	09/16/2011	\$14.67	5.95	\$6.99	\$21.66
9/22/2011	Red Barn Motors, Inc.	56	1995 Ford Contour	Completed	12/27/2011	\$7.33	5.67	\$3.33	\$10.66
9/26/2011	Red Barn Motors, Inc.	35	1996 Ford Explorer xlt	Completed	08/26/2011	\$3.01	6.01	\$1.45	\$4.46
9/27/2011	Red Barn Motors, Inc.	68	2001 Volvo V70 T5	Completed	01/04/2012	\$17.17	5.65	\$7.76	\$24.94
9/27/2011	Red Barn Motors, Inc.	72	2005 Kia Sedona EX	Completed	11/23/2011	\$12.12	5.77	\$5.59	\$17.71
9/28/2011	Red Barn Motors, Inc.	69	1998 Chevrolet Cavalier	Completed	10/07/2011	\$8.45	5.90	\$3.98	\$12.43
9/29/2011	Red Barn Motors, Inc.	52	2001 Pontiac Grand Am SE	Completed	01/03/2012	\$15.39	5.65	\$6.96	\$22.35
9/29/2011	Red Barn Motors, Inc.	55	1999 Pontiac Sunfire SE	Completed	12/19/2011	\$14.70	5.70	\$6.70	\$21.40
10/4/2011	Red Barn Motors, Inc.	71	2001 Ford Excursion Limited	Completed	11/14/2011	\$35.50	5.79	\$16.45	\$51.95
10/4/2011	Red Barn Motors, Inc.	76	2001 Mitsubishi Eclipse GS	Completed	01/17/2012	\$17.00	5.62	\$7.64	\$24.64
10/4/2011	Red Barn Motors, Inc.	77	1998 Jeep Grand Cherokee Limited	Completed	11/28/2011	\$2.43	5.75	\$1.12	\$3.55
10/5/2011	Red Barn Motors, Inc.	80	1999 Honda CR-V LX	Completed	11/08/2011	\$0.00	5.81	\$0.00	\$0.00
10/5/2011	Red Barn Motors, Inc.	81	1996 Nissan Altima	Completed	10/18/2011	\$0.00	5.87	\$0.00	\$0.00
10/5/2011	Red Barn Motors, Inc.	83	2001 Ford Expedition XLT	Completed	10/28/2011	\$0.00	5.84	\$0.00	\$0.00
10/6/2011	Red Barn Motors, Inc.	67	2000 Chrysler Sebring JXi	Completed	11/23/2011	\$27.77	5.77	\$12.81	\$40.58
10/6/2011	Red Barn Motors, Inc.	84	2000 Ford Excursion XLT	Completed	02/03/2012	\$0.00	5.57	\$0.00	\$0.00
10/6/2011	Red Barn Motors, Inc.	86	2003 Jeep Grand Cherokee Laredo	Completed	01/03/2012	\$1.02	5.65	\$0.46	\$1.48
10/6/2011	Red Barn Motors, Inc.	87	2002 Nissan Xterra SE	Completed	12/03/2011	\$1.12	5.73	\$0.51	\$1.63
10/7/2011	Red Barn Motors, Inc.	58	1997 Ford Explorer XLT	Completed	09/12/2011	\$5.76	5.96	\$2.75	\$8.51
10/7/2011	Red Barn Motors, Inc.	85	2000 Ford F350SD XL	Completed	10/27/2011	\$2.84	5.84	\$1.33	\$4.17
10/7/2011	Red Barn Motors, Inc.	88	2002 Chevrolet S10	Completed	01/19/2012	\$0.00	5.61	\$0.00	\$0.00
10/7/2011	Red Barn Motors, Inc.	89	1996 Cadillac Eldorado	Completed	01/04/2012	\$0.00	5.65	\$0.00	\$0.00
10/11/2011	Red Barn Motors, Inc.	90	2002 Chrysler Sebring LX	Completed	01/19/2012	\$2.61	5.61	\$1.17	\$3.77
10/11/2011	Red Barn Motors, Inc.	92	1999 Chevrolet Lumina	Completed	01/27/2012	\$2.27	5.59	\$1.02	\$3.29
10/13/2011	Red Barn Motors, Inc.	54	2002 Chevrolet Trailblazer LS	Completed	11/28/2011	\$47.98	5.75	\$22.08	\$70.06
10/13/2011	Red Barn Motors, Inc.	79	1996 Toyota Camry le	Completed	12/14/2011	\$10.25	5.71	\$4.68	\$14.93
10/13/2011	Red Barn Motors, Inc.	97	2002 Ford F150 XLT	Completed	11/29/2011	\$1.16	5.75	\$0.53	\$1.69
10/18/2011	Red Barn Motors, Inc.	78	2003 Chevrolet Malibu	Completed	10/21/2011	\$11.55	5.86	\$5.41	\$16.97
10/18/2011	Red Barn Motors, Inc.	99	2004 Dodge Intrepid SE	Completed	01/19/2012	\$0.00	5.61	\$0.00	\$0.00
10/20/2011	Red Barn Motors, Inc.	102	1999 Nissan Quest SE	Completed	01/19/2012	\$0.68	5.61	\$0.30	\$0.98
10/21/2011	Red Barn Motors, Inc.	103	2005 Ford Five Hundred SE	Completed	01/27/2012	\$1.72	5.59	\$0.77	\$2.49
10/25/2011	Red Barn Motors, Inc.	95	2002 Pontiac Grand Am SE	Completed	12/20/2011	\$15.78	5.69	\$7.19	\$22.96
10/25/2011	Red Barn Motors, Inc.	105	2001 Ford Explorer XLT	Completed	11/21/2011	\$2.78	5.77	\$1.29	\$4.07
10/25/2011	Red Barn Motors, Inc.	106	1998 Chevrolet k1500	Completed	11/29/2011	\$4.19	5.75	\$1.93	\$6.12
10/27/2011	Red Barn Motors, Inc.	98	1991 TOYOTA LANDCRUISER	Completed	02/17/2012	\$3.82	5.53	\$1.69	\$5.51
10/28/2011	Red Barn Motors, Inc.	101	2002 Saturn L-Series L200	Completed	11/28/2011	\$5.94	5.75	\$2.74	\$8.68
11/2/2011	Red Barn Motors, Inc.	23	2005 Ford Explorer XLS	Completed	11/08/2011	\$91.42	5.81	\$42.48	\$133.90
11/2/2011	Red Barn Motors, Inc.	93	1999 Buick Park Avenue Ultra	Completed	02/06/2012	\$27.70	5.56	\$12.32	\$40.02
11/3/2011	Red Barn Motors, Inc.	107	2001 Chevrolet Blazer LS	Completed	11/29/2011	\$10.44	5.75	\$4.80	\$15.24
11/15/2011	Red Barn Motors, Inc.	94	2001 Chevrolet Cavalier	Completed	12/13/2011	\$13.19	5.71	\$6.03	\$19.22
11/15/2011	Red Barn Motors, Inc.	100	2002 Dodge Durango Sport	Completed	11/08/2011	\$9.70	5.81	\$4.51	\$14.21

Loan Advance Date	Buyer Name	Stock Number	Unit Year Make Model	Floorplan Status	Completed Date	Interest Overcharge (from Ech. 3)	Number of Years to Assume if in Date (8/28/2017)	Prepayment Interest @ 6%	Total Damages
11/15/2011	Red Barn Motors, Inc.	108	1997 Ford Taurus GL	Completed	01/13/2012	\$14.71	5.63	\$6.62	\$21.33
11/15/2011	Red Barn Motors, Inc.	110	2000 Lexus RX 300	Completed	02/27/2012	\$27.35	5.50	\$12.04	\$39.39
11/15/2011	Red Barn Motors, Inc.	115	2001 GMC Jimmy SLE - Convenience	Completed	12/14/2011	\$0.00	5.71	\$0.00	\$0.00
11/17/2011	Red Barn Motors, Inc.	121	2003 Oldsmobile Alero GL	Completed	01/03/2012	\$0.88	5.65	\$0.40	\$1.28
11/17/2011	Red Barn Motors, Inc.	122	2000 Mercury Grand Marquis GS	Completed	01/03/2012	\$1.20	5.65	\$0.54	\$1.75
11/21/2011	Red Barn Motors, Inc.	109	1999 Lexus RX 300	Completed	02/08/2012	\$13.90	5.56	\$6.18	\$20.07
11/21/2011	Red Barn Motors, Inc.	118	2001 Toyota Camry LE	Completed	12/16/2011	\$13.63	5.70	\$6.22	\$19.85
11/22/2011	Red Barn Motors, Inc.	120	2001 Chrysler 300M	Completed	01/03/2012	\$6.04	5.65	\$2.73	\$8.77
11/23/2011	Red Barn Motors, Inc.	130	2001 GMC Sonoma SLS	Completed	12/20/2011	\$1.05	5.69	\$0.48	\$1.52
11/25/2011	Red Barn Motors, Inc.	114	2003 Mitsubishi Diamante LS	Completed	12/22/2011	\$11.89	5.69	\$5.41	\$17.30
11/28/2011	Red Barn Motors, Inc.	116	2000 Ford Focus LX	Completed	12/22/2011	\$13.07	5.69	\$5.95	\$19.01
12/6/2011	Red Barn Motors, Inc.	126	2002 Saturn S-Series SL2	Completed	12/16/2011	\$8.24	5.70	\$3.76	\$12.00
12/6/2011	Red Barn Motors, Inc.	131	2002 Chevrolet Silverado 1500 LS	Completed	02/22/2012	\$19.30	5.52	\$8.52	\$27.83
12/6/2011	Red Barn Motors, Inc.	132	2001 Dodge Ram 1500 Laramie SLT	Completed	01/03/2012	\$16.90	5.65	\$7.64	\$24.54
12/7/2011	Red Barn Motors, Inc.	125	2002 Toyota Rav4	Completed	01/27/2012	\$32.91	5.59	\$14.71	\$47.62
12/9/2011	Red Barn Motors, Inc.	96	1993 GMC SIERRA SLE	Completed	12/16/2011	\$40.50	5.70	\$18.48	\$58.98
12/12/2011	Red Barn Motors, Inc.	123	2001 Chevrolet Tahoe	Completed	02/01/2012	\$28.10	5.58	\$12.53	\$40.63
12/12/2011	Red Barn Motors, Inc.	129	2000 Buick Century Custom	Completed	03/19/2012	\$9.96	5.45	\$4.34	\$14.30
12/14/2011	Red Barn Motors, Inc.	119	1998 Ford F150 Lariat	Completed	12/16/2011	\$26.50	5.70	\$12.09	\$38.59
12/14/2011	Red Barn Motors, Inc.	124	1997 Honda Accord SE	Completed	03/19/2012	\$13.27	5.45	\$5.78	\$19.05
12/27/2011	Red Barn Motors, Inc.	127	2002 Mazda 626 LX	Completed	01/13/2012	\$29.36	5.63	\$13.22	\$42.58
12/27/2011	Red Barn Motors, Inc.	128	1993 mercury tracer	Completed	01/27/2012	\$17.71	5.59	\$7.92	\$25.63
12/28/2011	Red Barn Motors, Inc.	134	2004 Jeep Grand Cherokee Laredo	Completed	03/20/2012	\$6.78	5.44	\$2.95	\$9.73
1/5/2012	Red Barn Motors, Inc.	133	1997 Mercury Grand Marquis LS	Completed	01/31/2012	\$10.44	5.58	\$4.66	\$15.09
1/5/2012	Red Barn Motors, Inc.	151	2000 Nissan Xterra SE	Completed	05/04/2012	\$0.92	5.32	\$0.39	\$1.31
1/5/2012	Red Barn Motors, Inc.	154	2006 Pontiac Montana SV6	Completed	04/26/2012	\$1.56	5.34	\$0.67	\$2.23
1/5/2012	Red Barn Motors, Inc.	155	2001 Pontiac Aztek	Completed	04/04/2012	\$0.78	5.40	\$0.34	\$1.11
1/5/2012	Red Barn Motors, Inc.	156	2003 Lincoln Aviator	Completed	03/26/2012	\$1.14	5.43	\$0.49	\$1.63
1/9/2012	Red Barn Motors, Inc.	138	2003 Mitsubishi Outlander LS	Completed	02/06/2012	\$11.00	5.56	\$4.89	\$15.89
1/9/2012	Red Barn Motors, Inc.	150	2010 Hyundai Accent GLS	Completed	02/06/2012	\$9.78	5.56	\$4.35	\$14.13
1/12/2012	Red Barn Motors, Inc.	146	2001 Chevrolet Silverado 1500	Completed	03/26/2012	\$18.61	5.43	\$8.08	\$26.70
1/13/2012	Red Barn Motors, Inc.	137	2004 Chrysler PT Cruiser Touring Edition	Completed	02/27/2012	\$18.06	5.50	\$7.95	\$26.01
1/13/2012	Red Barn Motors, Inc.	157	2002 Mercury Sable GS	Completed	02/01/2012	\$6.39	5.58	\$2.85	\$9.24
1/13/2012	Red Barn Motors, Inc.	158	2005 Dodge Grand Caravan SE	Completed	05/07/2012	\$5.62	5.31	\$2.39	\$8.01
1/13/2012	Red Barn Motors, Inc.	159	1991 subaru legacy I	Completed	04/23/2012	\$2.55	5.35	\$1.09	\$3.64
1/13/2012	Red Barn Motors, Inc.	167	1998 Dodge Ram 3500 ST	Completed	03/26/2012	\$3.98	5.43	\$1.73	\$5.70
1/16/2012	Red Barn Motors, Inc.	165	2001 Mitsubishi Montero Sport ES	Completed	02/08/2012	\$9.27	5.56	\$4.12	\$13.39
1/16/2012	Red Barn Motors, Inc.	168	2003 Ford Ranger Edge	Completed	04/11/2012	\$5.28	5.38	\$2.27	\$7.55
1/16/2012	Red Barn Motors, Inc.	169	2002 GMC Envoy SLT	Completed	03/14/2012	\$5.85	5.46	\$2.56	\$8.41
1/17/2012	Red Barn Motors, Inc.	177	1998 Ford Contour SE	Completed	02/23/2012	\$0.00	5.52	\$0.00	\$0.00
1/19/2012	Red Barn Motors, Inc.	178	2002 Chevrolet Trailblazer LTZ	Completed	03/14/2012	\$0.00	5.46	\$0.00	\$0.00
1/19/2012	Red Barn Motors, Inc.	179	2006 Ford Taurus SEL	Completed	03/14/2012	\$0.00	5.46	\$0.00	\$0.00
1/23/2012	Red Barn Motors, Inc.	136	2002 Dodge Dakota SXT	Completed	02/08/2012	\$26.09	5.56	\$11.60	\$37.68
1/23/2012	Red Barn Motors, Inc.	145	2002 Honda Accord EX	Completed	04/17/2012	\$23.24	5.37	\$9.98	\$33.22
1/23/2012	Red Barn Motors, Inc.	166	2000 Honda Odyssey EX	Completed	01/27/2012	\$10.50	5.59	\$4.69	\$15.19
1/24/2012	Red Barn Motors, Inc.	175	2004 Ford Expedition Eddie Bauer	Completed	04/17/2012	\$11.69	5.37	\$5.02	\$16.70
1/24/2012	Red Barn Motors, Inc.	182	1997 Dodge Ram 2500 Laramie SLT	Completed	05/21/2012	\$4.17	5.27	\$1.76	\$5.92
1/25/2012	Red Barn Motors, Inc.	135	2003 Volkswagen New Beetle GLS	Completed	02/28/2012	\$58.80	5.50	\$25.88	\$84.68
1/25/2012	Red Barn Motors, Inc.	143	1998 Ford Ranger XLT	Completed	02/27/2012	\$31.82	5.50	\$14.01	\$45.83
1/25/2012	Red Barn Motors, Inc.	148	2004 Chevrolet Suburban 1500 LT	Completed	04/17/2012	\$52.09	5.37	\$22.37	\$74.45
1/25/2012	Red Barn Motors, Inc.	149	1999 Isuzu Trooper S	Completed	01/27/2012	\$22.37	5.59	\$10.00	\$32.37
1/25/2012	Red Barn Motors, Inc.	173	1998 Ford F250 Lariat	Completed	02/08/2012	\$10.32	5.56	\$4.59	\$14.91
1/26/2012	Red Barn Motors, Inc.	147	2003 Buick Park Avenue	Completed	02/27/2012	\$34.11	5.50	\$15.02	\$49.13
1/26/2012	Red Barn Motors, Inc.	172	1998 Acura Integra GS	Completed	01/25/2012	\$11.73	5.59	\$5.25	\$16.98
1/26/2012	Red Barn Motors, Inc.	174	2004 Dodge Stratus SE	Completed	05/08/2012	\$13.05	5.31	\$5.54	\$18.59
1/27/2012	Red Barn Motors, Inc.	185	2007 Dodge Caliber	Completed	03/20/2012	\$2.47	5.44	\$1.07	\$3.54
1/27/2012	Red Barn Motors, Inc.	186	2007 Ford Freestyle Limited	Completed	03/26/2012	\$3.46	5.43	\$1.50	\$4.96
1/27/2012	Red Barn Motors, Inc.	187	2009 Chevrolet Aveo LT	Completed	04/17/2012	\$3.67	5.37	\$1.58	\$5.25
1/30/2012	Red Barn Motors, Inc.	117	2002 Saturn VUE	Completed	11/21/2011	\$4.70	5.77	\$2.17	\$6.87
1/31/2012	Red Barn Motors, Inc.	170	2001 Lincoln Navigator	Completed	02/17/2012	\$31.14	5.53	\$13.78	\$44.91
1/31/2012	Red Barn Motors, Inc.	171	1999 Nissan Maxima SE	Completed	03/12/2012	\$21.88	5.47	\$9.57	\$31.45
1/31/2012	Red Barn Motors, Inc.	184	2004 Dodge Ram 1500 ST	Completed	03/26/2012	\$12.91	5.43	\$5.61	\$18.52
2/1/2012	Red Barn Motors, Inc.	181	2003 Dodge Grand Caravan SE	Completed	02/17/2012	\$9.30	5.53	\$4.11	\$13.41
2/2/2012	Red Barn Motors, Inc.	140	2006 Ford Escape Hybrid	Completed	02/15/2012	\$71.07	5.54	\$31.48	\$102.55
2/2/2012	Red Barn Motors, Inc.	144	2006 Chrysler Pacifica Touring	Completed	02/15/2012	\$74.67	5.54	\$33.08	\$107.75
2/2/2012	Red Barn Motors, Inc.	160	2002 Nissan Xterra XE	Completed	02/23/2012	\$27.62	5.52	\$12.19	\$39.80
2/2/2012	Red Barn Motors, Inc.	161	2001 Dodge Ram 1500 Laramie SLT	Completed	05/07/2012	\$20.22	5.31	\$8.59	\$28.82
2/2/2012	Red Barn Motors, Inc.	176	1999 Ford F350SD XL	Completed	02/27/2012	\$24.62	5.50	\$10.84	\$35.46
2/2/2012	Red Barn Motors, Inc.	195	2001 Buick Regal LS	Completed	04/17/2012	\$1.19	5.37	\$0.51	\$1.70
2/3/2012	Red Barn Motors, Inc.	183	2000 Nissan Maxima GLE	Completed	02/08/2012	\$13.01	5.56	\$5.78	\$18.79
2/7/2012	Red Barn Motors, Inc.	139	2004 Saturn Ion 2	Completed	02/08/2012	\$47.03	5.56	\$20.91	\$67.94
2/7/2012	Red Barn Motors, Inc.	141	1998 Pontiac Sunfire SE	Completed	02/28/2012	\$19.57	5.50	\$8.61	\$28.18
2/7/2012	Red Barn Motors, Inc.	162	2002 Dodge Grand Caravan EX	Completed	03/14/2012	\$32.37	5.46	\$14.14	\$46.51
2/7/2012	Red Barn Motors, Inc.	188	1994 Lexus es300	Completed	02/08/2012	\$8.07	5.56	\$3.59	\$11.65
2/7/2012	Red Barn Motors, Inc.	192	2002 Infiniti I35	Completed	03/26/2012	\$17.16	5.43	\$7.45	\$24.62
2/7/2012	Red Barn Motors, Inc.	193	2002 Dodge Dakota SLT	Completed	05/23/2012	\$14.78	5.27	\$6.23	\$21.01
2/9/2012	Red Barn Motors, Inc.	152	2002 Saturn S-Series SC2	Completed	05/04/2012	\$12.76	5.32	\$5.43	\$18.19
2/9/2012	Red Barn Motors, Inc.	194	1998 Chevrolet C/K1500 Cheyenne	Completed	02/27/2012	\$8.59	5.50	\$3.78	\$12.37
2/9/2012	Red Barn Motors, Inc.	196	2005 Chrysler 300	Completed	02/17/2012	\$11.85	5.53	\$5.24	\$17.09
2/10/2012	Red Barn Motors, Inc.	197	2004 Dodge Ram 1500 Laramie	Completed	03/26/2012	\$0.00	5.43	\$0.00	\$0.00
2/13/2012	Red Barn Motors, Inc.	163	2002 Infiniti QX4	Completed	05/07/2012	\$58.80	5.31	\$24.99	\$83.79
2/14/2012	Red Barn Motors, Inc.	199	1996 honda accord	Completed	04/10/2012	\$3.12	5.39	\$1.34	\$4.46
2/14/2012	Red Barn Motors, Inc.	206	2002 Dodge Dakota SLT	Completed	06/11/2012	\$0.00	5.22	\$0.00	\$0.00
2/14/2012	Red Barn Motors, Inc.	207	2005 Ford Crown Victoria	Completed	06/11/2012	\$0.00	5.22	\$0.00	\$0.00
2/15/2012	Red Barn Motors, Inc.	203	1998 Toyota Sienna LE	Completed	02/27/2012	\$4.00	5.50	\$1.76	\$5.76
2/16/2012	Red Barn Motors, Inc.	209	1999 Chevrolet Tahoe LS	Completed	06/15/2012	\$1.58	5.21	\$0.66	\$2.24

Loan Advance Date	Buyer Name	Stock Number	Unit Year/Make/Model	Floorplate Status	Completed Date	Interest Overcharge (from Exh 3)	Number of Years to Assume Title Date (8/23/2017)	Prepayment Interest @ 8%	Total Damages
2/16/2012	Red Barn Motors, Inc.	212	2001 Kia Sportage	Completed	04/25/2012	\$1.16	5.35	\$0.50	\$1.66
2/20/2012	Red Barn Motors, Inc.	180	2002 Chrysler Town & Country eL	Completed	02/27/2012	\$29.18	5.50	\$12.85	\$42.03
2/20/2012	Red Barn Motors, Inc.	208	1999 Ford F150 Lariat	Completed	05/23/2012	\$7.39	5.27	\$3.11	\$10.50
2/21/2012	Red Barn Motors, Inc.	164	1999 Toyota Camry Solara SE	Completed	02/06/2012	\$47.31	5.56	\$21.05	\$68.36
2/21/2012	Red Barn Motors, Inc.	191	1996 dodge ram 1500 slt	Completed	02/27/2012	\$16.73	5.50	\$7.37	\$24.10
2/21/2012	Red Barn Motors, Inc.	211	2002 Ford F150 Lariat	Completed	06/15/2012	\$9.27	5.21	\$3.86	\$13.13
2/21/2012	Red Barn Motors, Inc.	213	2003 Chrysler Voyager LX	Completed	03/26/2012	\$6.48	5.43	\$2.81	\$9.29
2/22/2012	Red Barn Motors, Inc.	189	2000 Mercury Grand Marquis GS	Completed	02/27/2012	\$20.15	5.50	\$8.87	\$29.02
2/22/2012	Red Barn Motors, Inc.	190	2003 Chevrolet Malibu	Completed	02/27/2012	\$20.15	5.50	\$8.87	\$29.02
2/22/2012	Red Barn Motors, Inc.	200	1994 dodge caravan	Completed	04/10/2012	\$5.54	5.39	\$2.39	\$7.93
2/22/2012	Red Barn Motors, Inc.	214	1997 Toyota Rav4	Completed	03/14/2012	\$5.09	5.46	\$2.22	\$7.32
2/24/2012	Red Barn Motors, Inc.	210	2000 Pontiac Grand Am GT	Completed	06/15/2012	\$6.17	5.21	\$2.57	\$8.73
2/28/2012	Red Barn Motors, Inc.	91	2000 Ford F150 Work Series	Completed	11/23/2011	\$34.07	5.77	\$15.72	\$49.79
2/29/2012	Red Barn Motors, Inc.	198	2002 Chevrolet Tracker	Completed	05/10/2012	\$16.59	5.30	\$7.04	\$23.63
2/29/2012	Red Barn Motors, Inc.	202	2001 Dodge Grand Caravan Sport	Completed	03/26/2012	\$14.77	5.43	\$6.41	\$21.19
3/2/2012	Red Barn Motors, Inc.	142	2004 Mitsubishi Galant DE	Completed	02/15/2012	\$84.37	5.54	\$37.37	\$121.74
3/5/2012	Red Barn Motors, Inc.	205	2000 Dodge Ram 2500 Laramie SLT	Completed	06/11/2012	\$21.13	5.22	\$8.82	\$29.94
3/8/2012	Red Barn Motors, Inc.	218	1996 gmc sierra slt	Completed	04/25/2012	\$3.56	5.35	\$1.52	\$5.09
3/8/2012	Red Barn Motors, Inc.	221	1992 chevrolet s10	Completed	03/26/2012	\$3.86	5.43	\$1.67	\$5.53
3/9/2012	Red Barn Motors, Inc.	153	2004 Mazda MX-5 Miata	Completed	03/30/2012	\$79.93	5.42	\$34.63	\$114.56
3/14/2012	Red Barn Motors, Inc.	201	1996 cadillac deville	Completed	06/11/2012	\$25.76	5.22	\$10.75	\$36.51
3/14/2012	Red Barn Motors, Inc.	204	2003 Chevrolet Blazer LS	Completed	04/10/2012	\$27.49	5.39	\$11.85	\$39.33
3/15/2012	Red Barn Motors, Inc.	219	1999 Toyota Camry LE	Completed	04/23/2012	\$13.65	5.35	\$5.84	\$19.50
3/15/2012	Red Barn Motors, Inc.	225	2002 Nissan Quest GXE	Completed	04/17/2012	\$0.70	5.37	\$0.30	\$1.00
3/15/2012	Red Barn Motors, Inc.	226	2005 Kia Rio	Completed	04/17/2012	\$0.82	5.37	\$0.35	\$1.17
3/15/2012	Red Barn Motors, Inc.	227	2003 Dodge Dakota SLT	Completed	04/23/2012	\$2.13	5.35	\$0.91	\$3.04
3/16/2012	Red Barn Motors, Inc.	229	2003 Chevrolet S10 LS	Completed	07/13/2012	\$2.60	5.13	\$1.06	\$3.66
3/19/2012	Red Barn Motors, Inc.	217	2003 Jeep Grand Cherokee Laredo	Completed	03/26/2012	\$21.35	5.43	\$9.27	\$30.62
3/19/2012	Red Barn Motors, Inc.	222	1999 Chevrolet Prizm	Completed	05/01/2012	\$4.70	5.33	\$2.00	\$6.70
3/19/2012	Red Barn Motors, Inc.	228	2001 Pontiac Bonneville SE	Completed	04/23/2012	\$5.32	5.35	\$2.28	\$7.60
3/22/2012	Red Barn Motors, Inc.	215	2001 Dodge Ram 1500 ST	Completed	05/17/2012	\$29.26	5.28	\$12.37	\$41.63
3/26/2012	Red Barn Motors, Inc.	230	1998 Mercedes-Benz E Class E320	Completed	03/15/2012	\$12.37	5.29	\$5.24	\$17.61
3/27/2012	Red Barn Motors, Inc.	224	2002 Kia Sedona LX	Completed	07/02/2012	\$12.16	5.16	\$5.02	\$17.18
3/28/2012	Red Barn Motors, Inc.	234	2012 cvtmail trailer	Completed	07/23/2012	\$3.27	5.10	\$1.33	\$4.60
3/29/2012	Red Barn Motors, Inc.	235	2001 Suzuki Vitara JLS	Completed	05/03/2012	\$4.34	5.32	\$1.85	\$6.19
3/29/2012	Red Barn Motors, Inc.	236	2005 Ford Freestar Vans Limited	Completed	05/24/2012	\$1.39	5.27	\$0.59	\$1.98
3/29/2012	Red Barn Motors, Inc.	238	2003 Dodge Durango Sport	Completed	04/25/2012	\$0.75	5.35	\$0.32	\$1.07
3/29/2012	Red Barn Motors, Inc.	239	2006 Ford Taurus SE	Completed	10/26/2012	\$1.03	4.84	\$0.40	\$1.43
3/29/2012	Red Barn Motors, Inc.	240	2006 Chevrolet Cobalt LS	Completed	05/23/2012	\$1.00	5.27	\$0.42	\$1.42
3/29/2012	Red Barn Motors, Inc.	241	2006 Ford Taurus SE	Completed	07/02/2012	\$1.15	5.16	\$0.47	\$1.62
3/29/2012	Red Barn Motors, Inc.	242	2003 Chevrolet Monte Carlo LS	Completed	04/25/2012	\$0.90	5.35	\$0.38	\$1.28
4/2/2012	Red Barn Motors, Inc.	216	2006 Hyundai Elantra Limited	Completed	04/27/2012	\$30.94	5.34	\$13.22	\$44.16
4/2/2012	Red Barn Motors, Inc.	233	2002 Lincoln Town Car Cartier	Completed	07/12/2012	\$24.03	5.13	\$9.87	\$33.90
4/3/2012	Red Barn Motors, Inc.	237	2003 Ford Mustang GT	Completed	04/23/2012	\$9.68	5.35	\$4.14	\$13.82
4/3/2012	Red Barn Motors, Inc.	243	1999 Mercedes-Benz E Class E320	Completed	07/17/2012	\$7.62	5.12	\$3.12	\$10.74
4/3/2012	Red Barn Motors, Inc.	245	2003 Ford Expedition Eddie Bauer	Completed	07/30/2012	\$5.41	5.08	\$2.20	\$7.60
4/3/2012	Red Barn Motors, Inc.	246	2000 Mitsubishi Montero Sport LS	Completed	05/21/2012	\$3.10	5.27	\$1.31	\$4.41
4/3/2012	Red Barn Motors, Inc.	248	2005 Ford Focus ZX4 S	Completed	05/21/2012	\$4.29	5.27	\$1.81	\$6.10
4/3/2012	Red Barn Motors, Inc.	249	2002 Chevrolet Tahoe LS	Completed	06/28/2012	\$8.11	5.17	\$3.36	\$11.47
4/3/2012	Red Barn Motors, Inc.	251	2004 Lincoln Navigator	Completed	04/26/2012	\$10.47	5.34	\$4.48	\$14.95
4/4/2012	Red Barn Motors, Inc.	220	2005 Dodge Neon SXT	Completed	03/26/2012	\$18.58	5.43	\$8.07	\$26.65
4/4/2012	Red Barn Motors, Inc.	231	2005 Chevrolet Colorado	Completed	06/14/2012	\$37.42	5.21	\$15.59	\$53.02
4/5/2012	Red Barn Motors, Inc.	253	2004 Mercury Sable GS	Completed	05/21/2012	\$0.76	5.27	\$0.32	\$1.07
4/11/2012	Red Barn Motors, Inc.	250	2003 Chevrolet Tahoe LS	Completed	05/23/2012	\$22.19	5.27	\$9.35	\$31.54
4/17/2012	Red Barn Motors, Inc.	223	2000 Chevrolet Silverado 2500 LS	Completed	07/02/2012	\$68.98	5.16	\$28.47	\$97.46
4/20/2012	Red Barn Motors, Inc.	232	2003 Volvo S40	Completed	05/15/2012	\$55.55	5.29	\$23.51	\$79.05
4/26/2012	Red Barn Motors, Inc.	254	2004 Volkswagen Touareg	Completed	09/24/2012	\$0.00	4.93	\$0.00	\$0.00
4/26/2012	Red Barn Motors, Inc.	255	2007 Chevrolet Avalanche LTZ	Completed	08/07/2012	\$0.00	5.06	\$0.00	\$0.00
4/27/2012	Red Barn Motors, Inc.	244	2006 Ford Fusion SE	Completed	04/23/2012	\$39.81	5.35	\$17.04	\$56.85
4/27/2012	Red Barn Motors, Inc.	252	2005 Ford Expedition XLT	Completed	04/23/2012	\$51.02	5.35	\$21.84	\$72.86
4/30/2012	Red Barn Motors, Inc.	256	2002 Mercedes-Benz C Class C240	Completed	08/07/2012	\$4.52	5.06	\$1.83	\$6.36
5/2/2012	Red Barn Motors, Inc.	257	2000 Mercury Villager Sport	Completed	07/12/2012	\$2.32	5.13	\$0.95	\$3.27
5/8/2012	Red Barn Motors, Inc.	247	2007 Kia Sorento LX	Completed	07/30/2012	\$67.27	5.08	\$27.35	\$94.62
5/8/2012	Red Barn Motors, Inc.	265	2005 Mercury Mountaineer	Completed	08/06/2012	\$0.00	5.06	\$0.00	\$0.00
5/9/2012	Red Barn Motors, Inc.	259	2004 Pontiac Grand Am SE	Completed	07/13/2012	\$12.06	5.13	\$4.95	\$17.00
5/14/2012	Red Barn Motors, Inc.	267	2003 Dodge Ram 1500 ST	Completed	07/12/2012	\$15.80	5.13	\$6.48	\$22.28
5/15/2012	Red Barn Motors, Inc.	260	1995 MERCURY MARQUIS LS	Completed	08/13/2012	\$13.66	5.04	\$5.51	\$19.16
5/16/2012	Red Barn Motors, Inc.	261	2005 Chevrolet Equinox LT	Completed	12/05/2012	\$14.00	4.73	\$5.30	\$19.30
5/16/2012	Red Barn Motors, Inc.	262	2003 Lincoln Navigator	Completed	09/05/2012	\$14.26	4.98	\$5.68	\$19.94
5/17/2012	Red Barn Motors, Inc.	266	1996 FORD EXPLORER	Completed	06/18/2012	\$4.12	5.20	\$1.71	\$5.83
5/17/2012	Red Barn Motors, Inc.	273	2000 Lexus ES 300	Completed	06/18/2012	\$15.16	5.20	\$6.30	\$21.46
5/23/2012	Red Barn Motors, Inc.	271	2004 Ford Focus SE	Completed	05/15/2012	\$9.64	5.29	\$4.08	\$13.72
5/30/2012	Red Barn Motors, Inc.	276	2002 Mercury Sable LS Premium	Completed	07/17/2012	\$7.13	5.12	\$2.92	\$10.05
6/5/2012	Red Barn Motors, Inc.	268	2002 GMC Envoy SLT	Completed	09/24/2012	\$41.33	4.93	\$16.30	\$57.63
6/6/2012	Red Barn Motors, Inc.	263	2002 Toyota Camry SE	Completed	07/13/2012	\$42.66	5.13	\$17.50	\$60.16
6/6/2012	Red Barn Motors, Inc.	269	2001 Ford F150 Lariat	Completed	09/24/2012	\$30.68	4.93	\$12.10	\$42.77
6/7/2012	Red Barn Motors, Inc.	277	2002 Toyota Sequoia Limited	Completed	09/24/2012	\$27.33	4.93	\$10.78	\$38.10
6/7/2012	Red Barn Motors, Inc.	278	2002 Saturn I-Series L200	Completed	07/12/2012	\$11.58	5.13	\$4.75	\$16.33
6/11/2012	Red Barn Motors, Inc.	270	2002 Chevrolet Trailblazer LT	Completed	06/25/2012	\$43.45	5.18	\$18.00	\$61.45
6/14/2012	Red Barn Motors, Inc.	275	2002 Jeep Grand Cherokee Laredo	Completed	06/18/2012	\$25.64	5.20	\$10.66	\$36.30
6/14/2012	Red Barn Motors, Inc.	279	2005 Toyota Sienna LE	Completed	09/06/2012	\$11.22	4.98	\$4.47	\$15.69
6/14/2012	Red Barn Motors, Inc.	280	2004 Ford Expedition Eddie Bauer	Completed	09/05/2012	\$11.05	4.98	\$4.40	\$15.46
6/21/2012	Red Barn Motors, Inc.	281	2002 Ford Ranger XLT	Completed	07/17/2012	\$15.01	5.12	\$6.14	\$21.15
6/28/2012	Red Barn Motors, Inc.	258	1997 TOYOTA RAV4	Completed	06/18/2012	\$44.64	5.20	\$18.56	\$63.20
7/9/2012	Red Barn Motors, Inc.	285	1999 Dodge Neon R/T	Completed	08/07/2012	\$17.72	5.06	\$7.17	\$24.90
7/10/2012	Red Barn Motors, Inc.	283	1999 Chevrolet Suburban 1500 LS	Completed	07/12/2012	\$22.29	5.13	\$9.15	\$31.44

Loan Advance Date	Buyer Name	Stock Number	Unit Year Make Model	Filing Status	Completed Date	Interest Overcharge (from Ech)	Number of Years to Assume Trial Date (8/28/2017)	Prepayment Interest (%)	Total Damages
7/11/2012	Red Barn Motors, Inc.	284	2003 Chevrolet Trailblazer LT	Completed	08/07/2012	\$61.24	5.06	\$24.79	\$86.03
7/16/2012	Red Barn Motors, Inc.	295	2003 GMC Sierra 1500 SLE	Completed	07/30/2012	\$2.66	5.08	\$1.08	\$3.74
7/17/2012	Red Barn Motors, Inc.	296	1997 Ford Explorer XLT	Completed	08/13/2012	\$2.36	5.04	\$0.95	\$3.31
7/20/2012	Red Barn Motors, Inc.	302	1996 Lexus ES300	Completed	08/23/2012	\$4.88	5.02	\$1.96	\$6.84
7/24/2012	Red Barn Motors, Inc.	298	1999 Ford Expedition XLT	Completed	07/30/2012	\$8.51	5.08	\$3.46	\$11.97
7/25/2012	Red Barn Motors, Inc.	282	2006 Kia Spectra EX	Completed	08/27/2012	\$53.06	5.01	\$21.25	\$74.31
8/1/2012	Red Barn Motors, Inc.	212	2003 Pontiac Sunfire SE	Completed	11/30/2012	\$43.44	4.75	\$16.49	\$59.93
8/1/2012	Red Barn Motors, Inc.	304	2001 Toyota Camry CE	Completed	11/13/2012	\$21.14	4.79	\$8.10	\$29.24
8/2/2012	Red Barn Motors, Inc.	307	2001 Jeep Grand Cherokee Limited	Completed	08/07/2012	\$6.10	5.06	\$2.47	\$8.57
8/9/2012	Red Barn Motors, Inc.	313	2001 GMC Jimmy SLT - Base	Completed	09/24/2012	\$6.30	4.93	\$2.48	\$8.78
8/9/2012	Red Barn Motors, Inc.	314	2002 Kia Sedona EX	Completed	09/19/2012	\$4.19	4.94	\$1.66	\$5.85
8/13/2012	Red Barn Motors, Inc.	274	2003 GMC Yukon XL 1500 SLT	Completed	06/18/2012	\$36.72	5.20	\$15.27	\$51.99
8/14/2012	Red Barn Motors, Inc.	315	2002 Chevrolet Trailblazer LTZ	Completed	08/27/2012	\$17.64	5.01	\$7.06	\$24.71
8/16/2012	Red Barn Motors, Inc.	300	2005 Ford Focus ZX4 S	Completed	08/14/2012	\$27.55	5.04	\$11.11	\$38.66
8/16/2012	Red Barn Motors, Inc.	303	2003 Saturn VUE	Completed	11/13/2012	\$23.03	4.79	\$8.83	\$31.86
8/16/2012	Red Barn Motors, Inc.	308	2004 Hyundai Accent GL	Completed	08/13/2012	\$12.70	5.04	\$5.12	\$17.82
8/20/2012	Red Barn Motors, Inc.	299	1995 Ford F250 XL	Completed	11/07/2012	\$15.92	4.81	\$6.13	\$22.05
8/20/2012	Red Barn Motors, Inc.	317	2005 Chrysler Town & Country Touring	Completed	08/27/2012	\$27.26	5.01	\$10.92	\$38.18
8/22/2012	Red Barn Motors, Inc.	309	1999 Dodge Ram 1500 Laramie SLT	Completed	09/19/2012	\$21.63	4.94	\$8.55	\$30.19
8/22/2012	Red Barn Motors, Inc.	319	1995 GMC Sierra	Completed	09/24/2012	\$7.43	4.93	\$2.93	\$10.36
8/22/2012	Red Barn Motors, Inc.	320	1997 Chevrolet C1500	Completed	09/24/2012	\$12.90	4.93	\$5.09	\$17.99
8/22/2012	Red Barn Motors, Inc.	324	1998 Chevrolet Venture LS	Completed	09/20/2012	\$5.83	4.94	\$2.31	\$8.14
8/23/2012	Red Barn Motors, Inc.	316	2002 Mazda MPV LX	Completed	08/27/2012	\$18.26	5.01	\$7.31	\$25.57
8/24/2012	Red Barn Motors, Inc.	332	2002 Ford Explorer Sport	Completed	10/16/2012	\$4.90	4.87	\$1.91	\$6.81
8/24/2012	Red Barn Motors, Inc.	333	2007 Dodge Caliber R/T	Completed	10/18/2012	\$0.00	4.86	\$0.00	\$0.00
8/24/2012	Red Barn Motors, Inc.	334	2005 Lincoln Navigator	Completed	12/12/2012	\$0.00	4.71	\$0.00	\$0.00
8/24/2012	Red Barn Motors, Inc.	335	2003 Chevrolet Suburban 1500 LS	Completed	09/20/2012	\$0.00	4.94	\$0.00	\$0.00
8/30/2012	Red Barn Motors, Inc.	327	2003 Chevrolet Trailblazer LT	Completed	09/24/2012	\$10.09	4.93	\$3.98	\$14.07
9/4/2012	Red Barn Motors, Inc.	310	2005 Chevrolet Cavalier	Completed	08/27/2012	\$31.60	5.01	\$12.65	\$44.25
9/4/2012	Red Barn Motors, Inc.	311	2002 Chevrolet Trailblazer LT	Completed	08/14/2012	\$19.74	5.04	\$7.96	\$27.70
9/5/2012	Red Barn Motors, Inc.	322	1995 Dodge Ram Van B2500 LE	Completed	09/20/2012	\$7.48	4.94	\$2.96	\$10.44
9/6/2012	Red Barn Motors, Inc.	344	1996 JEEP GRAND CHEROKEE	Completed	11/21/2012	\$2.74	4.77	\$1.04	\$3.78
9/10/2012	Red Barn Motors, Inc.	341	2003 Nissan Xterra SE	Completed	10/16/2012	\$21.01	4.87	\$8.18	\$29.19
9/11/2012	Red Barn Motors, Inc.	342	2003 Ford Focus SE	Completed	09/24/2012	\$18.35	4.93	\$7.23	\$25.58
9/12/2012	Red Barn Motors, Inc.	305	2006 Ford Freestyle SEL	Completed	08/27/2012	\$62.58	5.01	\$25.06	\$87.64
9/13/2012	Red Barn Motors, Inc.	345	2003 Kia Spectra	Completed	09/24/2012	\$7.66	4.93	\$3.02	\$10.69
9/13/2012	Red Barn Motors, Inc.	349	2004 Dodge Caravan SE	Completed	12/06/2012	\$10.16	4.73	\$3.85	\$14.01
9/13/2012	Red Barn Motors, Inc.	354	1999 Toyota Corolla VE	Completed	10/16/2012	\$3.17	4.87	\$1.23	\$4.40
9/17/2012	Red Barn Motors, Inc.	340	2005 Chevrolet Cobalt	Completed	10/16/2012	\$31.57	4.87	\$12.29	\$43.86
9/18/2012	Red Barn Motors, Inc.	312	2004 Dodge Ram 1500 ST	Completed	09/05/2012	\$57.35	4.98	\$22.85	\$80.20
9/18/2012	Red Barn Motors, Inc.	318	2000 Ford Expedition Eddie Bauer	Completed	12/10/2012	\$35.03	4.72	\$13.22	\$48.26
9/18/2012	Red Barn Motors, Inc.	326	1996 Ford Explorer XLT	Completed	09/05/2012	\$6.24	4.98	\$2.49	\$8.73
9/18/2012	Red Barn Motors, Inc.	337	2002 Isuzu Rodeo LS	Completed	09/24/2012	\$25.15	4.93	\$9.92	\$35.07
9/18/2012	Red Barn Motors, Inc.	355	2003 Mitsubishi Diamante LS	Completed	12/12/2012	\$3.34	4.71	\$1.26	\$4.60
9/19/2012	Red Barn Motors, Inc.	343	2004 Toyota Corolla LE	Completed	10/18/2012	\$49.58	4.86	\$19.29	\$68.87
9/20/2012	Red Barn Motors, Inc.	325	2004 Dodge Durango Limited	Completed	09/19/2012	\$50.63	4.94	\$20.02	\$70.65
9/21/2012	Red Barn Motors, Inc.	321	2003 Jeep Grand Cherokee Laredo	Completed	09/24/2012	\$44.04	4.93	\$17.37	\$61.41
9/25/2012	Red Barn Motors, Inc.	329	1992 Ford Lsi Conventional "F"	Completed	09/19/2012	\$12.07	4.94	\$4.77	\$16.84
9/25/2012	Red Barn Motors, Inc.	331	2003 Saturn L-Series L300	Completed	10/16/2012	\$33.78	4.87	\$13.16	\$46.94
9/25/2012	Red Barn Motors, Inc.	360	1995 Oldsmobile Ciera	Completed	10/11/2012	\$4.46	4.88	\$1.74	\$6.20
9/25/2012	Red Barn Motors, Inc.	367	2003 Hyundai Santa Fe GLS	Completed	11/20/2012	\$4.13	4.77	\$1.58	\$5.70
9/26/2012	Red Barn Motors, Inc.	297	2002 Ford Explorer XLT	Completed	08/14/2012	\$25.65	5.04	\$10.34	\$35.99
9/26/2012	Red Barn Motors, Inc.	323	2001 Jeep Grand Cherokee Laredo	Completed	09/19/2012	\$40.85	4.94	\$16.15	\$57.00
9/26/2012	Red Barn Motors, Inc.	330	2003 Chevrolet Trailblazer LT	Completed	10/16/2012	\$38.89	4.87	\$15.15	\$54.03
10/1/2012	Red Barn Motors, Inc.	328	2000 Buick LeSabre Custom	Completed	09/20/2012	\$33.77	4.94	\$13.35	\$47.12
10/1/2012	Red Barn Motors, Inc.	371	2002 Mazda Millenia P	Completed	10/16/2012	\$2.32	4.87	\$0.90	\$3.23
10/2/2012	Red Barn Motors, Inc.	336	1999 Oldsmobile Intrigue GX	Completed	12/11/2012	\$19.56	4.72	\$7.38	\$26.94
10/2/2012	Red Barn Motors, Inc.	338	2004 Ford Expedition XLT	Completed	10/09/2012	\$65.88	4.89	\$25.76	\$91.65
10/3/2012	Red Barn Motors, Inc.	306	2003 Ford Focus LX	Completed	08/13/2012	\$11.13	5.04	\$4.49	\$15.62
10/3/2012	Red Barn Motors, Inc.	364	1999 Jeep Grand Cherokee Laredo	Completed	10/16/2012	\$9.29	4.87	\$3.62	\$12.91
10/3/2012	Red Barn Motors, Inc.	372	1998 GMC C/K1500 Sierra SL	Completed	10/16/2012	\$3.74	4.87	\$1.46	\$5.19
10/5/2012	Red Barn Motors, Inc.	368	2004 Dodge Ram 1500 ST	Completed	12/27/2012	\$7.46	4.67	\$2.79	\$10.24
10/9/2012	Red Barn Motors, Inc.	374	2005 GMC Envoy XL SLE	Completed	11/13/2012	\$6.33	4.79	\$2.42	\$8.75
10/10/2012	Red Barn Motors, Inc.	346	2002 Chevrolet Blazer LS	Completed	12/06/2012	\$13.32	4.73	\$5.04	\$18.36
10/10/2012	Red Barn Motors, Inc.	347	2000 Ford Ranger XLT	Completed	10/16/2012	\$41.43	4.87	\$16.14	\$57.57
10/10/2012	Red Barn Motors, Inc.	348	2007 Kia Spectra5	Completed	11/15/2012	\$39.02	4.79	\$14.94	\$53.96
10/11/2012	Red Barn Motors, Inc.	339	2001 Toyota Corolla CE	Completed	10/23/2012	\$25.99	4.85	\$10.08	\$36.08
10/11/2012	Red Barn Motors, Inc.	350	2003 Chevrolet Trailblazer LT	Completed	12/12/2012	\$22.66	4.71	\$8.54	\$31.20
10/11/2012	Red Barn Motors, Inc.	351	2002 Ford Taurus SE	Completed	11/13/2012	\$20.36	4.79	\$7.80	\$28.16
10/11/2012	Red Barn Motors, Inc.	352	1997 Jeep Grand Cherokee	Completed	09/24/2012	\$4.90	4.93	\$1.93	\$6.83
10/16/2012	Red Barn Motors, Inc.	362	2001 Ford Focus ZX3	Completed	10/11/2012	\$16.27	4.88	\$6.35	\$22.62
10/16/2012	Red Barn Motors, Inc.	365	2002 Chevrolet Trailblazer LS	Completed	12/12/2012	\$29.41	4.71	\$11.09	\$40.50
10/16/2012	Red Barn Motors, Inc.	370	1999 Chevrolet Suburban 1500 LS	Completed	01/16/2013	\$10.70	4.62	\$3.95	\$14.66
10/18/2012	Red Barn Motors, Inc.	375	1997 Oldsmobile Regency	Completed	11/15/2012	\$10.10	4.79	\$3.87	\$13.97
10/18/2012	Red Barn Motors, Inc.	376	2005 Chevrolet Impala SS	Completed	12/11/2012	\$16.58	4.72	\$6.25	\$22.83
10/22/2012	Red Barn Motors, Inc.	357	1997 Mercury Marquis	Completed	01/14/2013	\$34.13	4.62	\$12.62	\$46.75
10/22/2012	Red Barn Motors, Inc.	359	2003 Dodge Durango Sport	Completed	11/30/2012	\$33.10	4.75	\$12.57	\$45.66
10/23/2012	Red Barn Motors, Inc.	379	1996 Jeep Grand Cherokee	Completed	11/26/2012	\$2.51	4.76	\$0.96	\$3.47
10/24/2012	Red Barn Motors, Inc.	363	2001 Nissan Xterra SE	Completed	10/16/2012	\$30.74	4.87	\$11.97	\$42.71
10/29/2012	Red Barn Motors, Inc.	378	1997 GMC 1500 SIERRA	Completed	02/15/2013	\$8.53	4.53	\$3.69	\$11.63
10/31/2012	Red Barn Motors, Inc.	377	2003 Ford Commercial Vans E450	Completed	01/08/2013	\$11.18	4.64	\$4.15	\$15.33
10/31/2012	Red Barn Motors, Inc.	389	2000 Honda Accord EX	Completed	12/12/2012	\$6.83	4.71	\$2.58	\$9.41
11/1/2012	Red Barn Motors, Inc.	366	2002 Ford F150 XLT	Completed	12/20/2012	\$57.53	4.69	\$21.59	\$79.11
11/6/2012	Red Barn Motors, Inc.	358	1997 Dodge Ram 1500	Completed	12/12/2012	\$52.42	4.71	\$19.76	\$72.18
11/6/2012	Red Barn Motors, Inc.	369	2001 Ford F150 XL	Completed	11/13/2012	\$39.88	4.79	\$15.29	\$55.17
11/6/2012	Red Barn Motors, Inc.	373	2003 Toyota Camry Solara SE	Completed	10/16/2012	\$22.58	4.87	\$8.79	\$31.37

Loan Advance Date	Buyer Name	Loan Number	Year, Make, Model	Eligible Status	Completed Date	Interest Overcharge (from 5.25%)	Number of Years to Assumed Final Date (8/28/2017)	Prepayment Interest @ 5%	Total Damages
11/7/2012	Red Barn Motors, Inc.	394	2001 Ford F250SD XL	Completed	03/04/2013	\$5.94	4.49	\$2.13	\$8.07
11/13/2012	Red Barn Motors, Inc.	391	2003 Honda CR-V LX	Completed	11/13/2012	\$31.22	4.79	\$11.97	\$43.19
11/13/2012	Red Barn Motors, Inc.	399	1995 Geo Prizm	Completed	11/30/2012	\$8.23	4.75	\$3.12	\$11.35
11/13/2012	Red Barn Motors, Inc.	410	1996 Chrysler Sebring	Completed	11/30/2012	\$2.80	4.75	\$1.06	\$3.86
11/13/2012	Red Barn Motors, Inc.	411	2002 Ford F350SD Lariat	Completed	04/04/2013	\$4.65	4.40	\$1.64	\$6.29
11/14/2012	Red Barn Motors, Inc.	390	1996 Honda Accord	Completed	11/13/2012	\$16.89	4.79	\$6.47	\$23.36
11/14/2012	Red Barn Motors, Inc.	401	2001 Dodge Ram 1500 ST	Completed	12/12/2012	\$4.69	4.71	\$1.77	\$6.45
11/14/2012	Red Barn Motors, Inc.	402	2002 Chevrolet S10	Completed	11/30/2012	\$4.04	4.75	\$1.53	\$5.58
11/14/2012	Red Barn Motors, Inc.	403	2007 Chevrolet Aveo LS	Completed	12/27/2012	\$6.49	4.67	\$2.43	\$8.92
11/14/2012	Red Barn Motors, Inc.	404	2004 Volkswagen New Beetle GLS	Completed	03/08/2013	\$8.64	4.48	\$3.09	\$11.73
11/14/2012	Red Barn Motors, Inc.	405	2004 Chevrolet Cavalier	Completed	01/07/2013	\$4.08	4.64	\$1.51	\$5.59
11/14/2012	Red Barn Motors, Inc.	407	2004 Volvo S60	Completed	03/08/2013	\$7.78	4.48	\$2.79	\$10.56
11/14/2012	Red Barn Motors, Inc.	409	2000 GMC Sierra 1500 SL	Completed	03/08/2013	\$7.16	4.48	\$2.56	\$9.73
11/15/2012	Red Barn Motors, Inc.	398	2002 Ford F150 XL	Completed	03/04/2013	\$16.44	4.49	\$5.90	\$22.34
11/16/2012	Red Barn Motors, Inc.	361	2004 Chrysler PT Cruiser Limited Edition	Completed	11/20/2012	\$66.31	4.77	\$25.32	\$91.63
11/16/2012	Red Barn Motors, Inc.	413	2005 Chrysler PT Cruiser	Completed	02/15/2013	\$6.08	4.53	\$2.21	\$8.29
11/19/2012	Red Barn Motors, Inc.	396	2001 Chevrolet Silverado 1500 LS	Completed	12/10/2012	\$33.48	4.72	\$13.39	\$46.87
11/19/2012	Red Barn Motors, Inc.	412	2005 Toyota Corolla CE	Completed	04/04/2013	\$14.81	4.40	\$5.22	\$20.02
11/21/2012	Red Barn Motors, Inc.	421	1999 Cadillac DeVille	Completed	11/30/2012	\$2.44	4.75	\$0.93	\$3.37
11/26/2012	Red Barn Motors, Inc.	393	1997 Chevrolet Cavalier	Completed	11/30/2012	\$12.79	4.75	\$4.86	\$17.64
11/27/2012	Red Barn Motors, Inc.	408	2007 Chevrolet Cobalt LS	Completed	03/08/2013	\$19.49	4.48	\$6.98	\$26.47
11/28/2012	Red Barn Motors, Inc.	385	2003 Ford Explorer Sport Trac XLT	Completed	04/04/2013	\$53.80	4.40	\$18.95	\$72.75
11/28/2012	Red Barn Motors, Inc.	388	2001 Dodge Dakota	Completed	11/30/2012	\$22.99	4.75	\$8.73	\$31.71
11/29/2012	Red Barn Motors, Inc.	353	2005 Ford Focus ZX4 SE	Completed	10/11/2012	\$20.27	4.88	\$7.92	\$28.19
11/29/2012	Red Barn Motors, Inc.	392	1996 Honda Accord	Completed	01/08/2013	\$21.58	4.64	\$8.01	\$29.59
11/29/2012	Red Barn Motors, Inc.	425	2002 Jeep Grand Cherokee Laredo	Completed	12/31/2012	\$15.74	4.66	\$5.87	\$21.61
11/30/2012	Red Barn Motors, Inc.	417	2001 Ford Escape XLS	Completed	12/12/2012	\$16.93	4.71	\$6.38	\$23.32
12/4/2012	Red Barn Motors, Inc.	428	1999 Chevrolet Malibu	Completed	03/28/2013	\$11.21	4.42	\$3.97	\$15.17
12/5/2012	Red Barn Motors, Inc.	381	2007 Saturn Ion 2	Completed	02/08/2013	\$56.04	4.55	\$20.41	\$76.45
12/5/2012	Red Barn Motors, Inc.	382	2005 Mazda Mazda6 i	Completed	01/14/2013	\$62.82	4.62	\$23.23	\$86.05
12/6/2012	Red Barn Motors, Inc.	387	2002 Mazda Tribute LX	Completed	11/15/2012	\$18.25	4.79	\$6.99	\$25.24
12/6/2012	Red Barn Motors, Inc.	395	2002 Ford Ranger XLT	Completed	02/15/2013	\$29.10	4.53	\$10.55	\$39.65
12/6/2012	Red Barn Motors, Inc.	434	2001 Chevrolet Silverado 1500 LS	Completed	01/23/2013	\$9.05	4.60	\$3.33	\$12.38
12/7/2012	Red Barn Motors, Inc.	431	2000 Dodge Dakota SLT	Completed	01/14/2013	\$0.60	4.62	\$0.22	\$0.82
12/10/2012	Red Barn Motors, Inc.	386	2002 Toyota Rav4	Completed	01/29/2013	\$61.89	4.58	\$22.68	\$84.57
12/10/2012	Red Barn Motors, Inc.	433	2005 Chrysler Town & Country Touring	Completed	02/15/2013	\$8.73	4.53	\$3.17	\$11.90
12/10/2012	Red Barn Motors, Inc.	442	1995 Jeep Grand Cherokee	Completed	01/11/2013	\$0.83	4.63	\$0.31	\$1.14
12/11/2012	Red Barn Motors, Inc.	415	2005 Scion xB	Completed	04/04/2013	\$39.48	4.40	\$13.91	\$53.39
12/11/2012	Red Barn Motors, Inc.	423	1991 Honda Accord	Completed	12/19/2012	\$13.55	4.69	\$5.09	\$18.64
12/12/2012	Red Barn Motors, Inc.	406	2003 Ford Explorer Limited	Completed	03/08/2013	\$26.74	4.48	\$9.58	\$36.32
12/12/2012	Red Barn Motors, Inc.	420	2001 Ford Explorer XLT	Completed	01/15/2013	\$15.53	4.62	\$5.74	\$21.26
12/12/2012	Red Barn Motors, Inc.	424	2001 Ford Escort	Completed	04/26/2013	\$9.28	4.34	\$3.22	\$12.50
12/12/2012	Red Barn Motors, Inc.	435	1999 Jeep Grand Cherokee Limited	Completed	01/29/2013	\$2.87	4.58	\$1.05	\$3.92
12/12/2012	Red Barn Motors, Inc.	443	2004 Dodge Grand Caravan SXT	Completed	02/15/2013	\$3.28	4.53	\$1.19	\$4.47
12/13/2012	Red Barn Motors, Inc.	397	2001 Buick LeSabre Custom	Completed	03/04/2013	\$39.87	4.49	\$14.31	\$54.18
12/13/2012	Red Barn Motors, Inc.	432	2000 Lexus ES 300	Completed	02/15/2013	\$19.49	4.53	\$7.07	\$26.57
12/14/2012	Red Barn Motors, Inc.	429	2004 Dodge Dakota SLT	Completed	01/10/2013	\$5.01	4.63	\$1.86	\$6.87
12/18/2012	Red Barn Motors, Inc.	454	2001 Chevrolet Silverado 1500 LS	Completed	01/24/2013	\$12.85	4.59	\$4.72	\$17.58
12/19/2012	Red Barn Motors, Inc.	427	1997 Honda Accord	Completed	01/15/2013	\$34.79	4.62	\$12.86	\$47.65
12/20/2012	Red Barn Motors, Inc.	455	1994 BMW 318i	Completed	02/11/2013	\$6.90	4.55	\$2.51	\$9.41
12/21/2012	Red Barn Motors, Inc.	447	2000 Chrysler 300M	Completed	02/08/2013	\$10.13	4.55	\$3.69	\$13.82
12/26/2012	Red Barn Motors, Inc.	456	2000 Chevrolet Malibu LS	Completed	01/29/2013	\$2.45	4.58	\$0.90	\$3.35
12/26/2012	Red Barn Motors, Inc.	457	1999 Dodge Neon Highline	Completed	02/08/2013	\$2.45	4.55	\$0.89	\$3.35
12/28/2012	Red Barn Motors, Inc.	458	1998 Chevrolet C/K 1500 Silverado	Completed	02/15/2013	\$4.92	4.53	\$1.78	\$6.70
1/2/2013	Red Barn Motors, Inc.	419	2006 Saturn Ion 3	Completed	04/04/2013	\$54.26	4.40	\$19.11	\$73.37
1/3/2013	Red Barn Motors, Inc.	451	2001 Infiniti I30	Completed	02/25/2013	\$27.02	4.51	\$9.74	\$36.76
1/7/2013	Red Barn Motors, Inc.	463	2002 Pontiac Aztek	Completed	02/11/2013	\$12.39	4.55	\$4.51	\$16.90
1/10/2013	Red Barn Motors, Inc.	444	1998 Toyota Corolla LE	Completed	01/08/2013	\$14.73	4.64	\$5.47	\$20.20
1/15/2013	Red Barn Motors, Inc.	384	2003 Dodge Ram 1500 ST	Completed	12/19/2012	\$39.98	4.69	\$15.01	\$54.99
1/15/2013	Red Barn Motors, Inc.	416	2001 Ford F150 Lariat	Completed	12/05/2012	\$34.15	4.73	\$12.93	\$47.08
1/16/2013	Red Barn Motors, Inc.	430	2001 Chevrolet S10 LS	Completed	02/28/2013	\$15.90	4.50	\$5.72	\$21.62
1/16/2013	Red Barn Motors, Inc.	437	1992 Dodge Caravan	Completed	12/12/2012	\$2.55	4.71	\$0.96	\$3.51
1/16/2013	Red Barn Motors, Inc.	438	1999 Toyota Corolla CE	Completed	01/16/2013	\$13.42	4.62	\$4.96	\$18.38
1/16/2013	Red Barn Motors, Inc.	446	2002 Mitsubishi Montero Sport ES	Completed	01/15/2013	\$16.74	4.62	\$6.19	\$22.93
1/17/2013	Red Barn Motors, Inc.	462	2006 Chevrolet Trailblazer LS	Completed	02/08/2013	\$32.00	4.55	\$11.66	\$43.65
1/17/2013	Red Barn Motors, Inc.	478	1998 Chevrolet S10 LS	Completed	02/08/2013	\$4.04	4.55	\$1.47	\$5.52
1/23/2013	Red Barn Motors, Inc.	469	2003 Chevrolet Blazer LS	Completed	01/24/2013	\$28.67	4.59	\$10.54	\$39.20
1/23/2013	Red Barn Motors, Inc.	474	2003 Toyota Corolla CE	Completed	03/27/2013	\$14.03	4.42	\$4.96	\$18.99
1/24/2013	Red Barn Motors, Inc.	464	2000 Chevrolet Malibu LS	Completed	03/08/2013	\$20.66	4.48	\$7.40	\$28.06
1/24/2013	Red Barn Motors, Inc.	475	2000 Toyota Camry LE	Completed	02/15/2013	\$14.01	4.53	\$5.08	\$19.09
1/28/2013	Red Barn Motors, Inc.	436	2001 Hyundai Santa Fe GLS	Completed	01/10/2013	\$16.60	4.63	\$6.15	\$22.75
1/28/2013	Red Barn Motors, Inc.	479	1998 Ford E350 Van XL	Completed	04/04/2013	\$13.65	4.40	\$4.81	\$18.46
3/1/2013	Red Barn Motors, Inc.	490	1998 Infiniti QX4	Completed	02/25/2013	\$6.14	4.51	\$2.21	\$8.36
2/4/2013	Red Barn Motors, Inc.	466	1998 Toyota Camry CE	Completed	02/08/2013	\$40.98	4.55	\$14.93	\$55.90
2/6/2013	Red Barn Motors, Inc.	459	2000 Nissan Xterra SE	Completed	01/24/2013	\$30.34	4.59	\$11.15	\$41.49
2/14/2013	Red Barn Motors, Inc.	441	1998 Honda CR-V EX	Completed	03/01/2013	\$35.25	4.50	\$12.68	\$47.92
2/20/2013	Red Barn Motors, Inc.	483	1998 Toyota Avalon XLS	Completed	02/08/2013	\$8.31	4.55	\$3.03	\$11.34
2/20/2013	Red Barn Motors, Inc.	489	2004 Jeep Grand Cherokee Laredo	Completed	02/15/2013	\$24.80	4.53	\$9.00	\$33.80
2/21/2013	Red Barn Motors, Inc.	491	2006 Dodge Stratus SXT	Completed	02/15/2013	\$16.35	4.53	\$5.93	\$22.28
2/21/2013	Red Barn Motors, Inc.	495	1995 Honda Accord LX	Completed	03/25/2013	\$15.64	4.43	\$5.54	\$21.18
2/27/2013	Red Barn Motors, Inc.	468	2001 Dodge Neon ES	Completed	02/08/2013	\$27.24	4.55	\$9.92	\$37.16
3/7/2013	Red Barn Motors, Inc.	498	2001 Chevrolet Cavalier	Completed	03/08/2013	\$13.91	4.48	\$4.98	\$18.90
3/15/2013	Red Barn Motors, Inc.	512	2003 Ford Expedition Eddie Bauer	Completed	04/08/2013	\$40.89	4.39	\$14.36	\$55.25
6/3/2011	Platinum Motors	2	1998 Acura TL	Completed	08/08/2011	\$1.31	6.06	\$0.63	\$1.94
6/3/2011	Platinum Motors	4	1990 Ford F150	Completed	09/06/2011	\$0.43	5.98	\$0.21	\$0.64
6/10/2011	Platinum Motors	1	1996 Nissan Altima	Completed	09/06/2011	\$3.74	5.98	\$1.79	\$5.54

Loan Advance Date	Buyer Name	Stock Number	Year/Make/Model	Filing Status	Completed Date	Interest Overcharge (from E&E)	Number of Years to Assume Trial Date (8/28/2017)	Prejudgment Interest @ 8%	Total Damages
7/1/2011	Platinum Motors	5	1997 Lincoln Town Car Signature	Completed	08/03/2011	\$7.47	6.07	\$3.63	\$11.09
8/3/2011	Platinum Motors	19	2003 Audi A6	Completed	08/26/2011	\$31.60	6.01	\$15.20	\$46.80
						\$8,089.95		\$3,512.34	\$11,602.28

SOURCE: NGR_000001-35

Red Barn Motors, Inc.	\$7,083.82	\$2,903.67	\$9,987.49
Platinum Motors	\$44.55	\$21.46	\$66.01
Mattingly Auto Sales, Inc.	\$961.58	\$587.21	\$1,548.79